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1931

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REPORTS

LANDS AND FORESTS
MINES
INSPECTOR OF LEGAL OFFICES
INSURANCE

REPORT

OF THE

Minister of Lands and Forests

OF THE

PROVINCE OF ONTARIO

For the Year Ending 31st October

1930

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

SESSIONAL PAPER No. 3, 1931

ONTARIO

TORONTO:
Printed and Published by Herbert H. Ball, Printer to the King's Most Excellent Majesty
1931

To His Honour William D. Ross, Esq.,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The undersigned has the honour to present to your Honour, Report on the Operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1930.

William Finlayson,
Minister.

HONOURABLE WILLIAM FINLAYSON,
Minister of Lands and Forests.

We have the honour to submit herewith a report on the operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1930.

W. C. CAIN,
Deputy Minister, Lands and Forests.

E. J. ZAVITZ,
Deputy Minister, Forestry.

L. V. RORKE, *Surveyor-General.*

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Report of the Minister of Lands and Forests of the Province of Ontario

For the Year ending 31st October, 1930

A BRIEF RETROSPECT AND GENERAL ADMINISTRATION

A cursory examination of the records of this Department in respect of its activities during the last quarter of a century, or since the beginning of the early part of the year 1905 when a change of Government occurred, discloses most interesting and gratifying results that reflect continued progress.

At that time the northern boundaries of the Province extended only to the English River, Lake Joseph and the Great Albany River flowing into James Bay, while the entire natural resources were directly comprised within and listed under the control of the Crown Lands Department which nomenclature had obtained since the cession by the French following the Battle of the Plains of Abraham.

Now the northern boundaries, by the acquisition in 1912 of additional territory formerly part of the North West Territories, reach the Hudson Bay and embrace a new empire of 130,000 square miles and lengthen the distance from the most southerly point, Pelee, in Lake Erie, to the most northerly on the Hudson Bay by 375 miles so that it is now approximately 1,000 miles as the crow flies.

Thousands of miles of road have since been constructed, fertile agricultural land, mining land and water power has been developed, the wilderness, so called, of Northern Ontario has given place to fervid business enterprises, until to-day we have in that area mining fields known the world over, six cities, twenty-two towns and over one hundred and fifty communities under some form of municipal government with a population of three hundred and fifty thousand people.

Such is progress, and the mark of destiny reveals itself day by day indicating that Ontario is still in process of a general expansion and development notwithstanding the general depression which she in part shares in common with the rest of the world to-day.

The term "Crown Lands" covered indeed a multitude of potentialities and a diversity of administrative activities—land for agricultural and other endless purposes, mines and minerals, timber and all forest supplies, fur-bearing animals, game and fish, water power and its kindred interests, river driving, navigation within limitations, road and bridge building, colonization and immigration and aids to settlers. All these in their different aspects were governed by various Acts coming within the scope and under the jurisdiction of the responsible Minister, the Commissioner of Crown Lands.

Important changes, however, were soon made to harmonize with a new era. The growth of the mining industry and its prospective contribution to the future industrial prosperity of the country demanded a recognition hitherto not accorded it, and in 1905 the old Crown Lands Department was changed to the Department of Lands and Mines. While this change was an outstanding recognition of the fact that "land" produced the precious metals, it failed to fully satisfy the complete title and functioning of the administrative system since it overlooked the forests. Consequently the following year 1906 by a further statutory amendment the title was changed to Department of Lands, Forests and Mines.

The tapping of the northern part of the Province by the Temiskaming and Northern Ontario Railway, the first sections of which were completed in 1903, and later on the building of the Canadian Northern, Transcontinental and Grand Trunk Pacific Railways opened up the treasures of the new sections traversed, and resulted in a rush of settlement and industrial activity. The world famous Cobalt area and the ever continuous impetus its discovery gave to prospecting in the great mineralized zones and to the establishment of substantial businesses so increased the work and enlarged the importance of the mineral wealth of Ontario that a separate and distinct Department of Mines was created in 1920, and the marked development since then has amply justified the legislation.

New avenues of trade and commerce invited the settler, a vital link in the real chain of community life, and demands for road building and general assistance were adequately provided for by the passing in 1912 of The Northern Development Act under which a special appropriation by the Legislature has been annually voted. The great expansion of Northern Ontario, however, involving increasing expenditures under this head, made it necessary to constitute an organization apart from Lands and Forests to exclusively operate in this field. Hence the Northern Development Department was constituted in 1925 and is presided over by the Minister of Lands and Forests.

The need of applying technical and the most modern method to the care of our forests and of providing professional investigations for the requirements of reforestation has been met by the appointment a few years ago of a Deputy Head for this particular branch, and under his supervision the work is satisfactorily proceeding.

Furthermore the pushing back of the frontier with the increased aggressive expansion in commerce and industry, the success of which is so largely dependent upon the forests for raw material, called for an adequate forest fire protection system to patrol the timber areas otherwise inaccessible. Thus in 1925 the Government established its own aerial fire patrol organization, now acknowledged the finest of its kind in the world. A fleet of twenty-five planes owned, operated and controlled by the Department of Lands and Forests has rendered excellent service and made an enviable record in the field of practical and efficient aeronautics. This air service has not been entirely restricted to detection and suppression in connection with forest fires, but has been utilized on divers occasions to enforce law and order, to go on errands of mercy and to fulfil other important roles in certain departments of the Provincial Government and at times to render service to the Federal Government.

Hand in hand with and even in advance of settlement and substantial progress in different fields must go the technical surveyor, the engineer, the professional line blazer. In the earliest history of the country when extensive surveys were essential as precursors of pioneer movements and intimate details of the topography and possibilities of the land and waterways were required, prior even to the appointment of the first Commissioner of Crown Lands, over one hundred years ago, the work was under the Surveyor-General whose title after some decades was absorbed, and an officer known as Director of Surveys was charged with the duties of supervising all surveys. As the Province has so rapidly advanced in its development of water power, an invaluable heritage, and the need of engineering skill is recognized, it was deemed expedient that such work as water powers, engineering problems and technical inspections should be subject to the supervision and under the control of a special officer to be called, like unto the past, Surveyor-General with the status of a Deputy Minister. Consequently the Public Lands Act was amended in 1926 to provide for such an officer. The Department as now constituted is presided over by a Minister with two Deputy Ministers, the first the Deputy Minister of Lands and Forests, second the Deputy Minister of Forestry, and a Surveyor-General.

The three divisions or sections of the Department thus organized are subdivided into branches as follows:

Under Deputy Minister of Lands and Forests

Lands which is the clearing house for all dispositions of land for location or sale under agricultural regulations and for a variety of other purposes, the issuing of Licenses, Leases and other instruments and the general registration of all areas alienated from the Crown, including such as are granted for mining purposes.

Woods and Forests. Here all sales of Timber Limits are recorded, timber licenses issued, ground rent and fire protection charges levied and collected, all affidavits and returns in connection with the cutting and measurement of timber scrutinized, and accounts for timber bonus and dues and scaling rendered and accounted for. This branch also is responsible for the holding of scalers' examinations and the issue of Certificates to those qualified, and has charge of Rangers and Scalers in cruising, estimating and measuring timber.

Accounts. Supervises and accounts for all moneys received and expended by the entire Department and also for such moneys as are so handled by the Department of Mines, this relationship not having been broken when the Department of Mines was created. All cheques for the payment of Fire-ranging throughout the summer months are issued direct by this branch, and the daily returns of receipts of moneys are made to the Treasury Department.

Files. Under the centralized system of filing introduced in 1916 this branch initiates and houses files dealing with the multitudinous matters of the Department. All correspondence is registered daily and immediately attached to the files and then distributed amongst the different branches dealing with the covering subject. The files in due time are returned to the central filing office and always in readiness for a call from any branch responsible for their use.

Provincial Land Tax. This branch lists all lands subject to the Provincial Land Tax Act, makes assessments and collects the taxes thereunder.

Statistics. Data of importance concerning the whole Department are detailed by this branch and carefully listed and properly catalogued. The work in this connection has been undertaken only within the last year or so and is still in a formative state, it being carried on in a more or less restricted way by the Secretary of the Department, but a good foundation is being laid upon which a permanent superstructure will ultimately be built.

Under the Deputy Minister of Forestry

Forest Fire Protection. This comprises the task of providing against and fighting forest fires, and includes a complete link up system of ground and air patrol and an effective body for suppression. Forest Reserve and Permit areas are set aside and governed by special legislative enactments and regulations.

Aerial Photography and Mapping and Radio Communications. In making inventory of our timber resources photographs from the air are taken preliminary to careful ground cruises followed by map preparation for permanent records. Radio stations are operated in certain districts, largely for communication between provincial posts as part of the forest fire protection organization, although some stations are utilized to a large extent for commercial work.

Reforestation. This embraces the various nursery stations throughout the Province, the distribution of trees, the setting aside specific areas for experimental and replanting purposes and in general all investigations and inspections of a technical character that pertain to the welfare of the forest.

Under the Surveyor-General

Surveys and Plans. Provides for supervision over and responsibility for all surveys made and plans prepared respecting Crown lands and resurveys under Municipal Act; the recording of mining claims in unsurveyed territory is closely linked up with and forms part of the duties of the officers.

Water Powers and Dams. Under this heading comes the engineering responsibility of reporting on power possibilities, issuing power leases, inspecting sites for dams and investigating matters falling within the purview of the Lakes and Rivers Improvement Act.

Cartography and Drafting. All maps authorized by the Province are prepared by the staff, and the plans and descriptions in respect thereof checked and approved.

Legislative Enactments

During the session of 1930 the old *Forest Fire Prevention Act* was repealed and a new one enacted. This was done to facilitate control of forest areas in such a way as to eliminate as far as possible casual forest fire causes, to fully equip accredited officers of the Crown with authority to direct, identify and control those of the public who find it necessary for either business or pleasure purposes.

The Provincial Land Tax Act was primarily designed to cover those in unorganized territory who did not contribute anything to the provincial revenue, but were direct beneficiaries of general expenditures. It was not intended to apply to those coming within the category of *bona fide* settlers. But due to misunderstandings and misinterpretations of the Act certain doubts arose with respect to those subject to exemption ,and to remove such doubts an amendment of the Act was passed last session, and such amendment has operated successfully and without hardship in the enforcement of the Act.

The Burlington Beach Act passed in the year 1907 created a Commission with all the powers of municipal corporation, within certain limitations, to administer Burlington Beach, at that time a mere sand bar with but few settlers or even transient occupants. The tremendous growth of this summer rendezvous, now one of the most important in the Province, demanded the exercise of additional powers to those vested in the Commission. To provide, therefore, for public services such as schools, waterworks, etc., and to more clearly define the provisions of the original Act and the powers of the Commission thereunder, a complete new Act known by the same name was passed during the last session.

Indian Rights Ceded

Under this heading reference was made in last year's report to the fact that negotiations between Ontario and the Department of Indian Affairs had been undertaken with a view to concluding a Treaty with the Indians inhabiting that far-flung area north of the Albany River added to Ontario in the year 1912. The Commissioners, Walter C. Cain, Deputy Minister of Lands and Forests, representing Ontario, and H. N. Awrey, of Ottawa, representing the Dominion, completed during the past summer the work begun the previous season. The trip was made by airplane, the Commissioners hopping off from Ottawa on July 2nd and making a complete circuit of Ontario's hinterland and returning on August 8th. Adhesions to Treaty No. 9 were signed the past year at Nikip, southwest of Trout Lake on the head waters of the Severn River and at Fort Severn and Winisk, both on the Hudson Bay, while important missions were carried out at certain other points. Some thirteen Indian posts were visited including, other than those above mentioned, a settlement at Sandy Lake Narrows near the Manitoba boundary and such points as Fort Hope, Lansdowne House, Osnaburgh, Attawapiskat. Albany and Moose Factory.

The result of these negotiations has been the surrender by the Indians of the entire area, some 128,000 square miles, and its acquirement by the Crown in the right of the Province. Important reserves at strategic locations, selected by the Indians themselves, were approved by the Commissioners and will later on be regularly surveyed at the expense of the Department of Indian Affairs.

A complete résumé of the Commissioners' activities for the year 1930 appears in the annual report of the Department of Indian Affairs for the fiscal year ending March 31st, 1930.

Land Transactions

Free Grants

In Free Grant activities the number of settlers locating and purchasing land under the Free Grant Section of the Act varied but little from the previous year. While during 1929—456 individuals were located, 460 were located during the year 1930, in addition to which eighty-three purchasers were effected as against ninety-nine for the year 1929. Approximately ten per cent. of those taking up such holdings is found in Southern Ontario, the balance in Northern Ontario. Thunder Bay District absorbed the highest number, there being 163, Rainy River coming next with 121, Kenora and Sudbury following in the order named with seventy-three and fifty-four respectively.

A consistent checking up of Free Grant sections resulted in the cancellation of 388 locatees who had for various reasons neglected to meet settlement requirements. Generally speaking, where just grounds are found for permitting extensions of time to fulfil obligations, leniency is granted, but persistent failure to respond to reasonable performance demands necessarily results in cancellation.

As pointed out in former annual reports, those sections of Southern Ontario allocated for free grants have been largely acquired in the past, the remaining lots being but few and for the most part sought by sons or immediate relatives of old settlers who successfully managed to steer through the pioneer period and by constant thrift round out producing farms and make comfortable livings. A strict application of confining the actual taking up of Crown land in the older parts of the Province to such lots as cannot be primarily considered good agricultural possibilities has lesssened the conflict, that in former times operated between timber licensees and so-called settlers, and developed a healthy respect for the timber interests.

As an evidence that numbers are still clinging to their old free lots and acquiring title in fee, it may be observed that 245 secured their patents by proving up, this being an increase of twenty-five over last year.

The privileges extended to returned soldiers of taking up land free in the different portions of Northern Ontario have not been generally exercised by this class of individual as might be expected, and it is with regret that those who have taken advantage of the special regulations, have in the main found difficulty in making a success of pioneering in the north. During the year while only forty-one locations were thus acquired, no less than sixty-eight former holders had their lands cancelled by reason of their inability or failure to perform the necessary settlement duties.

Detailed figures with regard to Free Grant activities may be examined in Appendix No. 12.

Sale Lands

A noticeable increase in the number of persons buying Crown land for settlement purposes occurred during the year. Practically every district in Northern Ontario shows an increase. The largest increase is found in the District of Cochrane, in that portion of the great clay belt traversed by the Transcontinental Railway, where over 1,000 acquired lots as against slightly over 400 for the year 1929. Temiskaming and Nipissing, served by the Temiskaming and Northern Ontario Railway, added to the number settling the previous year. Other districts when considered in the light of both free grant and sales transactions held their own in comparison with the preceding year.

Adequate enforcement of timber and wood cutting regulations, which require the individual settler to secure permits for pulpwood, etc., and subsequent clearances, is resulting in a more vigorous attempt on the part of land purchasers to meet their pioneer obligations. Should satisfactory progress be not made towards bona fide clearing and cultivation, clearances are refused and penalties imposed.

By a system of close checking the spurious operator is having greater difficulty than ever before in evading the law. Purchasers of and dealers in timber or wood, realizing the power of the Department to seize and control raw material taken without clearance, are protecting both the Department and themselves by insisting upon production of clearance papers prior to completing payments under contract. The percentage of withheld amounts is ample to cover the interests of the Crown in the timber or wood. Knowledge of a follow-up practice by Government officials and of such a co-operative move by the purchaser gives an impetus to the settler to make a satisfactory showing. Important arrangements entered into by the Department of Lands and Forests with the various railways, who have generously co-operated, provide that certificates of accredited agents of the Government be attached to and form part of the shipping bill of lading before any pulpwood or material is accepted for export.

The Supervisor of Settlement has visited various sections of the different districts throughout the year and reports reasonably healthy progress in clearing land, and while the confused state of business disconcerts all classes of settlers it is noted with satisfaction that many of the pioneer settlers are optimistically proceeding because of their abiding faith in the possibilities of the land.

Old Sales

A decided effort in stirring up old claimants and occupants of land sold years ago, in many instances the cases antedating Confederation period, has had good effect. Of the numerous sales of old farm lots made prior to the year ending 31st October, 1909, nearly 2,000 were found to be in arrears, and after careful inquiry 536 were cancelled, the former claimants or occupants having abandoned them or ceased to take any interest therein in the way of paying arrears to the Crown or in certain cases taxes to the municipalities or school sections. Arrears upon 436 of these sales were duly paid, evidence of performance of duties lodged and patents for the land were issued.

There are remaining over 900 sales still in abeyance, and by persistent demands upon the holders of the land on the part of the Department it is expected that in due time like action to that taken as above cited will be followed, and the accounts outstanding under this head considerably reduced.

Clergy Sales

The sum of $2,643.57 under this heading was collected as against $3,200.00 for the previous year.

Common School Lands

From this source the sum of $8,728.08 was received or twice that of the year 1929.

Grammar School Lands

Arrears on old sales of this kind accounted for $2,028.83.

University Sales

Collections under this heading amounted to only $174.90.

Crown Lands

For settlement, tourist, townsite and other various purposes the total area sold and leased amounted to $145,110.00 for which part payment to the extent of $99,579.00 was received. In addition the sum of $474,672.98 was collected on former sales and leases, the aggregate exceeding the receipts of the year 1929 by over $76,000.00.

Provincial Land Tax

The revenue derived from this tax was $139,832.01, over $12,000.00 in excess of the year previous. The property assessable is all situated in unorganized territory and does not include that held by bona fide settlers who are undertaking the task of pioneering in farm work. Certain objections to the Act have been cared for by amended legislation and enforcement is being followed, by the application of reasonable leniency in determining those subject to exemption. Nearly 60 per cent. of the tax collected came from old patented veteran claims, largely held now by individuals or companies for the exploitation of the timber, while approximately 18 per cent. came from summer resorts, an equal percentage from railway lands and the balance from miscellaneous parcels.

SUMMER RESORTS, ETC.

The sale of islands and mainland for tourist purposes and of town lots for building showed a slightly improved tone over the preceding period.

MILITARY GRANTS

The routine activities of this section of the lands branch have almost ceased to be of any real charge. Of the original certificates numbering 13,998 issued to the veterans of 1866 and those of the South African war only a number less than 1,000 are still outstanding. These certificates, authorizing each holder the privilege of acquiring 160 acres of land free, are accepted now, owing to statutory amendments to the original Act, only as scrip having a cash surrender value of $50.00 each, or as payment for Crown land to the value of $80.00. Three such certificates were surrendered during the year.

PATENTS, LEASES, LICENSES, ETC.

The number of instruments, as may be observed from Appendix No. 14, totalled 1,578. Patents and transfers issued under the Public Lands Act accounted for over 50 per cent., and licenses and leases under the same Act for 25 per cent., and mining patents for the balance.

COMMUNICATIONS

Some 50,858 communications were received by the various services, exclusive of those directly pertaining to the Minister's Office, Land Tax Branch and Forestry, while nearly 65,000 were mailed by the same services. Appendix No. 15 furnishes details.

PROVINCIAL PARKS

Unabated interest was manifested in the three great Provincial Parks, Algonquin and Rondeau in Southern Ontario and Quetico in the northwestern part.

The first mentioned has its headquarters at Cache Lake on the Canadian National Railways, where the railway company own and have operated a large and accommodating inn for the use of visitors and the travelling public.

The park consists of a staff of some 35 rangers whose duties involve a close control of the entire park, checking up on poachers, clearing trails, fighting fires and generally operating for the betterment of the park.

Several new shelter houses for rangers have been provided, certain camping areas selected for tourists and work on short roads undertaken. A new concrete dam on the Madawaska River to control the waters on Cache Lake and materially add to the safety and convenience of small craft has been projected and will be completed this fall. There was a slight decrease in non-resident fishing licenses and a noticeable increase in resident licenses, while a larger number of licenses for guides and motor boats issued.

With a view to co-ordinaing the various services under a single head in the park, a change in the administration was introduced in the month of September, and Mr. J. W. Millar, who has been acting Superintendent for several years, was transferred to the head office in Toronto, and Mr. J. H. McDonald, Forest Engineer, an efficient Forestry Officer of several years standing with the Department, appointed Superintendent. He has actively undertaken the responsibilities of the park, now in existence since 1893, and it is confidently expected that when his experience and technical knowledge are brought to bear on the administration there will in due time be evolved a system that will redound to the advantage of the public and be entirely consistent with the original aims and objects of those who were responsible for the establishment of this virgin area of 2,749 square miles.

Certain requests have been made for the construction of a motor road across the Province easterly from the Ferguson Highway to connect with the Northern Road from Lake Ontario and River St. Lawrence area to the Ottawa Valley points. A portion of this suggested road traverses a small corner of Algonquin Park in the southwest corner, and a division of opinion seems to exist as to the advisability of undertaking the project. However, if and when the time appears opportune for furthering the project, the Government will take such action as may be within the best interests of the Province as a whole and that will not be to the particular disadvantage of the great park area whose sanctuary requirements must be well maintained.

Quetico Park consists of 1,740 square miles in the Rainy River district along the International Boundary between Minnesota and Ontario. It is becoming increasingly popular, particularly with Americans. The park staff consists of a Superintendent, fifteen rangers and a housekeeper. In addition, to the buildings at headquarters, which are at Kawene, there are now 38 stopover cabins for the use of rangers on patrol. Most of these cabins are equipped with stoves, blankets and cooking utensils. Telephones have been installed in four of the cabins to facilitate communications between the patrols and headquarters. During the year two new cabins have been constructed and consideration will require to be given to the renovation of the existing headquarters' buildings or the construction of new ones in the near future. Ninety-six portages have been cleaned out, two new ones have been cut and 280 signs have been placed on the portages.

In enforcement of the park regulations a number of persons were apprehended, and several served time in the Fort Frances jail. Two were given suspended sentences and one was fined. Confiscations were as follows: One Ford truck, five beaver pelts, one marten pelt, one shotgun, one revolver, one belt, three hunting knives, one flashlight, 71 traps.

1,234 persons entered the park during the year and purchased fishing licenses; the bulk of these being from the United States. Deer, moose, beaver and partridge are all increasing in number.

Rondeau Park, situated in Kent County, comprises some 5,000 acres, it being a point extending into Lake Erie being part of Kent County. It is the rendezvous during the summer months of those resident in the southwestern part of the Province and in the city of Detroit and adjacent American areas, who are seeking health and recreation. Over 250 leaseholders spend the summer months and countless visitors and week-end tourists find opportunities here for rest and enjoyment. Ample accommodation for transient tourists is made, and amusement features for the young provided.

A very capable Superintendent, a technical forester, is in charge and is assisted by a competent staff.

Though the area of the park is rather small when compared to the other Provincial parks, it is nevertheless no less interesting from the viewpoint of timber growth and wild life. An exceptionally fine type of mixed timber exists and offers good opportunities for experimental studies.

Hundreds of deer exist within the restricted area, to such an extent indeed that at times they become a menace and it is found necessary to reduce them.

Areas facing both the lake and bay have been subdivided for leasing purposes, and those interested in acquiring lots on favourable terms may get full particulars by writing the Superintendent, R. S. Carman, Morpeth Post Office, Ontario.

SURVEYS, WATER POWERS, VALUATIONS AND ENGINEERING

The Crown surveys carried on during the year, included provincial boundaries, township boundaries, base lines, ground control, summer resorts, lake and river traverses and other miscellaneous surveys.

The Ontario-Manitoba boundary line was completed as far as the eastern point of Island Lake and 30 miles of trial line were run on the last lap of this boundary. This work was performed under the instructions of the Commissioners, namely: Surveyor-General of Dominion Lands; Surveyor-General of the Province of Ontario, and Surveyor-Commissioner of the Province of Manitoba.

The Ontario-Quebec boundary was extended northerly from the 140th Mile north of Lake Timiskaming, as established some years ago, for a distance of 68 miles, and 11 miles of the old boundary, south from the 140th Mile Post, were retraced. This work was performed under the instructions of the Commissioners, namely: Surveyor-General of the Province of Ontario and Director of Surveys for the Province of Quebec.

Control surveys were made in co-operation with the Dominion Government's aerial photographic work for mapping purposes in Algonquin Park, and in the territory west of Fort William and Port Arthur.

Inspection of surveys including water lots, mining claims and other surveys, was carried on and valuations covering Crown lands applied for, for various purposes, were made where required.

The total expenditure for survey work during the past year was—$144,059.55, being an increase of $22,001.00 over the former year's expenditure.

The development of water powers under water power leases was carried on by the following:—Northern Ontario Power Co., Limited, at the "Upper Notch" on the Montreal River, District of Temiskaming; Algoma District Power Co., Limited, on the Montreal River, District of Algoma; Hydro-Electric Power Commission of Ontario at Camp Alexander on the Nipigon River, District of Thunder Bay; Ear Falls on the English River, District of Kenora, and Chats Falls on the Ottawa River, in the County of Carleton.

The revenue from water power rentals was $249,523.18, being an increase of $44,666.04 over the past year.

Plans and specifications of new dams on the different streams throughout the Province were filed for approval, as required, under the Lakes and Rivers Improvement Act.

Maps of the Province and different districts have been revised and published during the past year, as occasion required.

TIMBER ADMINISTRATION

It is gratifying to remark that the sympathetic co-operation, which has been so effectively developed during the last few years between the Government and the lumber operators, continued throughout the year just closed. The Inspector of Operators, Major J. I. Hartt, reports having visited various timber agencies and confirms the statement that those taking out logs or operating in the forests are anxious to work harmoniously with the Government officials in both a theoretical and practical way. The operators more than ever recognize that to act in terms of 100 years from now is the sanest method of providing for a perpetual crop of timber; hence they are interested in and try to carry out what the technical forester attempts to point out can be done to assist nature in sustaining the yield. Again, where improved practical methods in cutting or in selecting timber are suggested by our bush men and can be employed to the economic advantage of both the present user and the future, these are accepted in a spirit of fairness and readiness.

While the bush operations for the winter season of 1929-30 were particularly encouraging, the market for forest products ceased to be inviting as a result of the general financial oppression. It is true that for some time the industries depending upon forest supplies have been passing through expectant periods, and the downward trend of trade in the early part of 1930 accentuated their position. With restricted markets the manufacturers soon found themselves with an overproduction and were forced during the summer season, following a rather extensive winter undertaking, to curtail their mill output and to provide for a reduced bush operation this coming winter.

The troublous times through which the operators were passing actuated them in making a strenuous appeal to the Government for relief measures. This appeal included a request for the remission of all Crown dues on timber cut during the season and a reduction in the bonus rates on stumpage by 50 per cent. The extent of such an appeal, if given effect, from a monetary point of view would be too great a demand upon the financial resources of the Province and would not be uniformly fair.

It was felt, however, since the situation so far as the industries dependent upon timber and wood supplies was most serious, that some assistance could be given without requiring the Crown to make any cash contribution or refund any portion of the bonus or timber charges due the Crown for timber cut. As numbers of the operators deemed it important to maintain their logging organizations by going into the bush the coming season at least to a limited extent, although they would be greatly handicapped in so doing if all charges owing the Crown had to be paid, it was considered reasonable that the operators owing the Crown for timber cut should be given the privilege of paying their accounts on an instalment basis without the obligation of paying interest thereon. Consequently every operator was permitted to pay 50 per cent. of the charges arising from the 1929-30 operations on or before the 31st day of October, 1930, and to carry the balance without interest for the next six months or until the 30th of April, 1931, provided that at the end of the said six months another 25 per cent. of the account is paid, the balance or last 25 per cent. to be paid without interest on or before 31st October, 1931. The concession is applicable only to those who had paid up all accounts prior to those arising from this year's operations.

It is earnestly hoped this interest abatement concession will be accepted by a goodly number, and that some, who might otherwise be hard pressed by taking men in the bush, will thus be able to assist somewhat the unemployment situation which is assuming serious proportions in the north country where so many communities are solely dependent upon logging activities for their fall and winter welfare.

Timber Areas Sold

Consistent with its policy to restrict the sale of timber areas to those in which existing concerns are interested and thus enable such concerns to continue, the Government offered for public competition some fifty-two parcels. These varied in size from one-quarter square mile to fifty-five square miles. Temiskaming led with twelve, followed by Thunder Bay with ten, Cochrane with nine, Kenora with six, Rainy River with five, Nipissing and Parry Sound with three each, and Renfrew, Haliburton and Peterborough with one each. A number of these areas, as may be observed by a reference to Appendix No. 11, were small pulpwood operations and the others straight or mixed logging and fuelwood with an occasional tie and pole proposition. The Crown received beyond its upset price in 70 per cent. of the sales, and at least the upset price in all other cases.

Reference was made in last year's report to a large area disposed of to the Howard Smith Paper Mills Limited, large book, bond, litho, writing and stationery paper manufacturers in Cornwall, Ontario, with subsidiary mills at Merritton and Georgetown. The agreement, duly executed since the last report, is covered by Appendix 15½, and specifically provides that the finished product must be other than newsprint. With the assurance of this material the company will be less dependent upon sources outside of the Province for their raw material supply and in a more advantageous position to enlarge the pay roll of employees in Ontario.

Logging

The areas covered by some 1,010 timber licenses comprised 21,744 square miles other than those included in special pulp agreements which comprise 55,590 square miles. Red and White Pine cut almost equalled that of last year's, there being 200,027,064 feet B.M. as against 207,742,496 feet B.M. for 1929. Jack pine for milling purposes decreased from last year by 16½ million feet, some 55,468,292 feet B.M. having been cut. Other classes of log timber for conversion into lumber, ties or some other product other than pulpwood, pulp or paper were less than last year's by over five million feet. Railway ties were less by five hundred thousand.

While there was a general reduction in the cut of the types mentioned, it is worthy and rather surprising to note that the cut of pulpwood from Crown areas reached the large total of 1,051,631 cords, or two and a quarter times the output for 1929, and this excessive cut more than counteracted, from a revenue accrual standpoint, the reduction in the sawmill timber.

The total accruals from all timber sources, which include ground rent, fire charges, bonus and dues, reached the very advanced figures of $5,088,925.00, the largest in the history of the Department. Appendix No. 8 discloses the accruals in detail.

Pulpwood Operations

Contrary to expectations the cut of pulpwood was, as already stated in this report, much larger than last year. It was predicted that there would be a lessening of field operations by reason of the general instability in the newsprint situation, and yet from Crown lands over one million cords were cut, while last year there were less than five hundred thousand cords. Even on settlers' lands the cut, all of which is free from dues, increased over the previous year by nearly 100 per cent., there being operated no less than 917,026 cords as against 461,992 cords for the year ending October 31st, 1929.

Of the total taken from settlers' land, all of which is exportable, only 496,534 cords were exported, or 54 per cent. as against 64 per cent. last year.

In the large operations of such companies as the Abitibi and Spruce Falls, covered by special agreements, the areas to be cut are ear-marked, and the actual cutting is carefully checked by an official of the Department, and adequate measures adopted to ensure satisfactory fulfillment of the terms and conditions of the contract, the basic principle underlying which is the intention to promote forest growth and provide as far as it is possible for a continuous supply of raw material for the consuming plants.

It is with the keenest regret that the newsprint industry is going through such a perplexing period of uncertainty. This being one of the major national industries its prosperity is of deep concern to the whole country as it has contributed so largely to maintaining the balance of international trade.

So many factors enter into a consideration of the question, such as, amongst others, overproduction, restricted markets resulting from world wide economic depression, European importations and divided efforts towards stabilization, that it is impossible to say within reason what the future will bring. However, there are those whose faith and optimism in the natural resources of the country with the business acumen of the experienced leaders are such as to hope that in the general righting of things the industry in due time will recover from its present illness and assume a stronger position.

Forest Fire Protection

The Forest Fires Prevention Act was revised and with the exception of a few minor changes appears to contain all the legislation that is necessary for the present.

The fire season of 1930 was very similar to that of 1929 with almost every part of the Province experiencing a particularly high hazard at one time or another. The most critical situation developed in the western districts where the fires accounted for 94 per cent. of the total area burned.

Of the total number of 1,402 fires 54 per cent. occurred before the end of June and burned over 94 per cent. of the total area for the year.

The total area burned over was 711,809 acres and of this 56.1 per cent. was timber land, 9.8 per cent. cut-over land, 14.1 per cent. young growth and 20.0 per cent. muskeg, grass land and barrens.

The area burned according to causes was: Settlers 3.6 per cent., campers 77.6 per cent., railways 1.7 per cent., lightning 8.3 per cent., logging operations 0.8 per cent., smokers 0.8 per cent., road construction 0.1 per cent., miscellaneous 3.2 per cent. and unknown 3.9 per cent. See Part II of this report for details.

Forest Surveys and Investigation

Forest surveys were carried on over the unlicensed Crown lands of the Timagami and Georgian Bay Provincial Forests and covered in all 975 square miles.

Forest conditions following logging on pulpwood and pine stands were investigated in the Sault Ste. Marie, Sudbury and North Bay Inspectorates. See complete reference in Part II.

AERIAL SURVEYS

Aerial surveys included two main classes of work—(1) Type Sketching, (2) Mapping Forested Areas. Of these, Forest Type Sketching, which consists in subdividing the general forest growth into standard classes or types on the basis of size or age and tree species composition, was carried on mainly in an area northeast of the Nipigon Provincial Forest. Mapping forested areas, which is preliminary to field work of any kind, was confined very largely to the Eastern Provincial Forest. This work was based on vertical aerial photography. See Part II of this report.

RADIO COMMUNICATION

Radio was used for (1) point to point communication in new districts where long distances and the undeveloped condition of the country place it at a cost advantage over the standard bush telephone. Twenty-eight stations of this type were operated. In addition (2) a portable ground set and (3) an aircraft set were put into service in the past season. The usefulness of these latter will be further tested in the season of 1931. See Part II of this report.

REFORESTATION

Reforestation acquired increased attention this year on the part of the public, the total number of persons applying for trees being over 6,000. A new scheme of school planting was inaugurated this year including the publication of a pamphlet. This was well received by a school boards throughout the Province.

The four Department nurseries carried on their annual programme and an increasing number of visitors to these properties marked a further advance in interest in this work by the people of the Province. Several new demonstration plots were established and many others were added to. County forests were extended and preliminary work was done in the establishing of new ones. Reforestation on Crown land in Northern Ontario was extended and over 3,584,000 trees were planted for this work alone. See Part II of this report.

REVENUE

The world wide depression following the financial debacle that occurred early in the year affected all branches of the forest products' industries, and was reflected in the inability of dealers to market their manufactures, and to readily meet their payment obligations to the Crown. While the bush operations throughout the year comprised accruals to the extent of over five million dollars as against approximately four and a quarter million for the previous year, the actual collections or entire revenue of the Department amounted to only $3,307,945.49 as against $5,059,878.20 for the fiscal year ending October 31st, 1929. Special concession privileges on the basis of instalment payments with interest abatements were extended to operators and this urged some to effect at least initial instalments which otherwise might not have been paid within the year. Of the total amount collected $2,024,248.75 is directly attributed to timber administration and the balance to the sale and lease of lands, water powers, rentals, land tax and incidental items.

Ground rent and fire protection charges brought in $455,835.99 within $7,000.00 of the previous year, while rentals on Crown Leases and Licenses of Occupation netted $291,726.06 or an increase of over $48,000.00.

The ordinary revenue exceeded the capital by $1,757,261.07.

Although the outstanding dues and charges at the end of the fiscal year are in excess of three million dollars it is difficult to assert with any degree of accuracy what proportion of the accounts will be collected the ensuing year, but it is hoped that better times are in the offing for the operators and manufacturers and a goodly percentage of accounts will be met.

Attention is directed to the fact that timber purchasers and operators are required to lodge collateral in the form of cash deposits and Guarantee Company and personal bonds in the Department as an assurance for the fulfilment of their obligations. On deposit at the end of the year there was cash alone to the amount of over two and a half million dollars, returnable on completion of the terms of agreement, in addition to bonds far in excess of the cash deposits.

For details respecting the source and figures of revenue see Appendices 3 to 6, inclusive.

DISBURSEMENTS

Expenditures for the year amounted to $3,834,684.37, of which $2,408,332.57 comprised Ordinary and $1,426,351.80 Capital. Fire Ranging cost $2,215,838.56 and of this 78 per cent. was Ordinary and 22 per cent. Capital. The appalling forest fires that so long menaced and affected large and important areas made unprecedented demands upon the protection system and kept the reserves in constant action and accounted for the increase by over half a million dollars of the cost of fire-fighting. Forest ranging, and the measurement of timber accounted for $362,703.06 and reforestation for $400,000 and the Surveys Branch for $194,475.09. For itemized Expenditure Services see Appendix No. 7.

APPENDICES

PART I

Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests, for the year ending October 31st, 1930.

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
Main Office	Finlayson, Hon. Wm.	Minister	1926, Oct. 18	$10,000 00	
	Cain, W. C.	Deputy Minister	1903, Mar. 1	6,000 00	
	Ferguson, A.	Assistant to Deputy Minister	1915, Dec. 15	3,300 00	
	Thompson, J. B.	Secretary to Minister and Dept. Secretary	1925, Feb. 2	2,850 00	
	Bliss, M. E.	Secretarial Stenographer	1909, Aug. 16	1,600 00	
	Halliday, E. G.	Clerk, Group 1	1907, Feb. 21	1,600 00	
	Harrison, E.	Secretarial Stenographer	1920, May 14	1,600 00	
	Molesworth, V. M.	Senior Clerk Stenographer	1928, April 10	1,400 00	
	Smedley, Dorothy	Clerk Stenographer, Group 1	1926, July 9	1,125 00	
	Budd, F.	Office Boy	1927, Nov. 4	675 00	
Solicitor's Branch	Titus, F. E.	Solicitor	1920, Mar. 2	3,500 00	
Lands Branch	Draper, S.	Chief Clerk	1900, May 1	3,300 00	
	Ledger, W. R.	Head Clerk, Group 2	1894, Feb. 15	2,550 00	
	Burns, C. E.	" "	1897, July 29	2,550 00	
	Millar, J. W.	Investigator, Provincial Parks	1915, Nov. 29	2,190 00	
	Drinkwater, J. E.	Senior Clerk	1915, Oct. 19	2,100 00	Resigned January 1st, 1930
	Roe, A. E.	" "	1906, Oct. 16	2,000 00	
	Lucas, F. A.	" "	1906, Dec. 18	2,000 00	Superannuated as from April 1st, 1930.
	Platt, S. A.	" "	1905, June 12	2,000 00	Superannuated as from Sept. 16th, 1930.
	Robillard, A. E.	" "	1894, May 4	2,000 00	
	Benson, B. M.	Clerk, Group 1	1909, May 25	1,600 00	
	O'Neil, E. F.	" " 1	1902, July 7	1,600 00	
	Hutcheon, J.	" " 1	1923, Nov. 22	1,600 00	
	Ross, S.	" " 1	1917, July 9	1,600 00	
	Carey, A. R.	Clerk, Group 2	1925, July 7	1,125 00	
	Eaton, E. F.	" " 2	1927, Aug. 15	1,050 00	
	Griffith, F.	Clerk Stenographer, Group 1	1921, Jan. 22	1,200 00	
	Pepler, A. V.	" " " 1	1922, Sept. 14	1,200 00	
	Sutherland, M. I.	" " " 1	1921. Jan. 22	1,200 00	
	McLeod, L.	" " " 1	1925, June 9	1,200 00	
	Burke, M. G.	" " " 1	1928, Jan. 9	1,125 00	
	Feehely, R. M.	" " " 1	1928, Feb. 9	1,125 00	

	Stephens, A. M	“ “ 1	1927, Oct. 4	1,050 00	
	Mason, A. V	“ “ “ 2	1929 May 6	900 00	
	Kelly, J. P	Vault Caretaker	1927, April 19	1,400 00	
Woods and Forests Branch	Houser, J	Chief Clerk	1905, July 17	3,300 00	
	Gillard, H. D	Head Clerk, Group 2	1897, Dec. 6	2,550 00	
	O'Neil, A. H	Principal Clerk	1906, July 19	2,200 00	
	Meeking, S. D	“ “	1910, Feb. 8	2,100 00	
	Telfer, E. H	Senior Clerk	1915, Sept. 27	2,000 00	
	Lee, J. T	“ “	1917, June 25	1,900 00	
	Potter, G	Clerk, Group 1	1923, June 1	1,600 00	
	McCord, W. A	“ “ 1	1926, May 26	1,500 00	
	Quigley, E. F	“ “ 1	1921, May 4	1,400 00	
	Armer, E. C	Senior Clerk Stenographer	1909, Aug. 6	1,500 00	
	Bryce, J. J	“ “ “	1922, July 24	1,400 00	
	Ferguson, J	“ “ “	1919, Aug. 4	1,400 00	
	Stewart, F. E	Clerk Stenographer, Group 1	1927, July 25	1,200 00	
	Judd, Wm	Clerk, Group 2	1928, April 24	1,050 00	
Accounts Branch	Lount, H. M	Accountant, Group 2	1903, Oct. 1	3,000 00	
	Clarke, C. J	Principal Clerk	1905, Aug. 9	2,400 00	
	Burritt, W. A	Senior Clerk	1907, Sept. 24	2,000 00	
	McLean, A	“ “	1926, Feb. 8	1,900 00	
	Warren, J. F	Clerk, Group 1	1922, June 5	1,600 00	
	Bowland, C	“ “ 1	1908, July 9	1,600 00	
	Donald, L. G	“ “ 1	1924, June 2	1,500 00	
	Bryson, James	“ “ 1	1927, Jan. 4	1,500 00	
	Whyte, M. A	“ “ 1	1921, June 1	1,400 00	
	Stuart, D E	Office Appliance Opr., Group 2	1929, Jan. 5	1,050 00	
	Fox, E. M	Cheque Writer, Group 2	1927, Jan. 11	1,200 00	Resigned as from Sept. 30th, 1930.
	Armitage, M	Clerk Typist, Group 2	1927, Oct. 18	900 00	
Files Branch	Burdin, S. K	Senior Clerk	1916, April 6	2,500 00	
	Samuels, F	“ “	1903, Dec. 5	2,000 00	
	Squire, E. H	Clerk, Group 1	1916, Jan. 4	1,600 00	
	Hills, E	“ “ 1	1912, July 2	1,600 00	
	Mathewson, N. B	“ “ 1	1915, May 7	1,600 00	
	St. John, W. C	“ “ 1	1906, July 9	1,500 00	
	Mulholland, S	“ “ 1	1918, May 6	1,500 00	
	Black, R. N	“ “ 1	1915, Dec. 13	1,500 00	
	Harris, G	“ “ 1	1925, Jan. 14	1,500 00	
	Smith, Chas. J	“ “ 1	1928, April 14	1,400 00	
	Meredith, Thos. A	Senior Clerk Messenger	1929, Mar. 29	1,125 00	

Appendix No. 1—Continued

Return of Officers and Clerks of the Department of Lands and Forests for the year ending October 31st, 1930.

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
Provincial Land Tax Office	Ryan, L. M.	Land Tax Collector	1925, July 1	2,500 00	
	Hinton, G. J.	Senior Clerk	1925, May 4	1,600 00	
	Craddock, M. M.	Clerk, Group 2	1928, Mar. 7	1,050 00	
	Deacon, C. H.	" " 2	1927, Sept. 29	975 00	
	Stephens, F. E.	" " 2	1926, May 27	975 00	
	Lyons, H. M.	Clerk Stenographer, Group 1	1926, May 31	1,050 00	
	Riches, E. P.	" " " 1	1925, Aug. 10	1,050 00	
	Madill, S.	" " " 2	1927, July 14	975 00	
	Lomas, M. E.	Clerk Typist, Group 2	1927, Oct. 18	825 00	
Surveys Branch	Rorke, L. V.	Surveyor General	1909, May 1	5,200 00	
	Morris, Jas. L.	Inspector of Surveys	1928, Mar. 1	3,500 00	
	Butterfield, J. E. C.	Assistant Inspector	1927, Jan. 17	2,700 00	Resigned as from Nov. 15th, 1929.
	Heath, W. H.	Geographer	1923, Nov. 28	2,700 00	
	Burwash, N. A.	Surveyor and Sr. Draughtsman	1917, April 26	2,400 00	
	Barnard, Wm. A. C.	Sr. Map Draughtsman, Group 2	1928, Jan. 1	2,300 00	
	Jarvis, E. M.	Senior Clerk	1897, April 25	2,000 00	
	Treeby, H.	Map Draughtsman	1897, May, 8	2,000 00	
	Blanchet, F. E.	" "	1906, May 15	2,000 00	
	Leaman, A.	" "	1907, Sept. 12	2,000 00	
	Barr, F. L.	Senior Draughtsman, Group 2	1923, Oct. 31	2,000 00	
	Vance, V.	Clerk, Group 2	1924, Sept. 10	1,050 00	
	Dennis, S. O.	Senior Clerk Stenographer	1924, April 5	1,300 00	
	Stork, G. E. M.	Clerk Stenographer, Group 1	1927, July 28	1,125 00	
	Haskett, M. C.	Clerk Stenographer, Group 2	1928, Sept. 5	900 00	
	Pugh, M. B.	Filing Clerk, Group 1	1929, Aug. 15	900 00	
Forestry Branch	Zavitz, E. J.	Deputy Minister	1905, May 1	5,400 00	
	Mills, C. R.	Assistant Provincial Forester	1921, Mar. 28	4,000 00	
	Richardson, A. H.	Forester	1921, June 15	3,300 00	
	Johnston, R. N.	"	1915, Aug. 15	3,300 00	
	Sharpe, J. F.	Forester in charge of Prov. Forests	1922, May 15	3,300 00	
	Westland, C. E.	Assistant Forester, Group 1	1923, May 16	2,300 00	
	Bayly, G.	" " " 1	1924, Mar. 1	2,300 00	
	Simmons, J. F. L.	" " " 2	1928, Mar. 19	2,000 00	
	Bishop, J. M.	Draughtsman, Group 1.	1924, Nov. 1	1,900 00	

Rogers, N. L.	Principal Clerk	1911, Aug. 1	2,100 00
Harris, G. W.	Senior Clerk	1906, Sept. 1	2,000 00
Cooper, E. W.	" "	1921, Jan. 6	1,700 00
Rowland, M. C.	Senior Clerk Stenographer	1912, May 1	1,500 00
Bald, J.	" " "	1913, June 12	1,500 00
McKeyes, A. S.	" " "	1921, May 9	1,400 00
Cuthbertson, F. A.	Clerk Stenographer, Group 1	1926, Nov. 9	1,125 00
Overend, M. E.	" " " 1	1928, Feb. 10	1,050 00
Evans, G. H.	Clerk Typist, Group 1	1928, Mar. 22	975 00
DeNure, K. H	Clerk Stenographer, Group 2	1928, Sept. 1	900 00

Appendix No. 2

List of Agents for the year ending October 31st, 1930

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
		Lands Agents			
Alexander, James A.	Fort Frances	Part Rainy River District	1921, May 26	....	For salary see Crown Timber Agents and Mining Recorders.
Arthurs, E.	Espanola Mills	“ District of Sudbury	1915, June 1	$600 00	
Barnes, E. H.	Sault Ste. Marie	“ “ “ Sault Ste. Marie	1929, June 20	....	For salary see Homestead Inspectors.
Blank, F.	Wilno	“ of Renfrew County and South Part Nipissing District	1921, April 1	500 00	
Both, C.	Denbigh	“ of Frontenac, Lennox and Addington	1905, Oct. 20	300 00	
Bresnahan, John	Hearst	Part District of Cochrane	1924, April 28	1,200 00	
Cameron, Wm.	Stratton Station	“ “ “ Rainy River	1911, May 8	500 00	
Campbell, I. M.	Parry Sound	“ “ “ Parry Sound	1914, Nov. 15	650 00	
Clark, John	Englehart	“ “ “ Temiskaming	1929, Mar. 14	800 00	
Dempsay, S. J.	Cochrane	“ “ “ Cochrane	1911, Feb. 1	1,100 00	
Ellis, H. J.	Powassan	“ “ “ Parry Sound	1909, May 20	500 00	
Fink, J. Arthur	Mattawa	“ “ “ Nipissing	1925, Mar. 18	500 00	
Fleming, A. W.	Minden	“ Haliburton County	1928, May 14	350 00	
Freeborn, J. S.	Magnetawan	“ District of Parry Sound	1905, Nov. 10	500 00	
Freeland, A. W.	Emsdale	“ “ “ “ “ “	1927, Nov. 1	500 00	
Fuller, David	Bancroft	“ Hastings County	1926, Mar. 20	500 00	
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	....	For salary see Homestead Inspectors.
Gibson, J. E.	Dryden	Part District of Kenora	1914, Dec. 5	1,300 00	
Grigg, Albert	Bruce Mines	“ “ “ Algoma	1925, Sept. 1	1,000 00	Also Homestead Inspector.
Hales, W.	Apsley	“ County of Peterborough	1911, July 17	250 00	
Hough, John A.	Matheson	“ District of Cochrane	1926, April 20	1,400 00	
MacCrea, J. R.	New Liskeard	“ District of Temiskaming	1924, Nov. 15	1,400 00	
MacLennan, J. K.	Sudbury	“ “ “ Sudbury	1905, July 3	700 00	
MacPhie, W. F.	North Bay	“ “ “ Nipissing and Parry Sound	1929, Oct. 1	1,050 00	
Marchildon, J. P.	Sturgeon Falls	“ “ “ Nipissing and Part Sudbury	1923, April 27	1.60	per day
Millichamp, Thos.	Markstay	“ “ “ Nipissing and Sudbury	1928, Nov. 1	700 00	

Smith, J. D. C.	Kenora	" " " Kenora	1921, May 9	....	For salary see Crown Timber Agents and Mining Recorders.
Sheppard, H. E.	Kapuskasing	" " " Cochrane	1909, Feb. 13	....	For salary see Homestead Inspectors.
Teasdale, R. A.	Massey	" " " Sudbury	1917, July 1	600 00	
Trainor, W. J.	Hilton Beach	St. Joseph Island	1925, Sept. 12	300 00	
Watt, F.	Pembroke	Part Renfrew County	1923, Sept. 11	300 00	
Wilson, A. N.	Kinmount	" County of Peterborough and Haliburton	1915, May 6	175 00	
Wilson, S. H.	Port Arthur	" District of Thunder Bay	1921, Nov. 26	1,400 00	
		Homestead Inspectors			
Barnes, E. H.	Sault Ste. Marie	Part Algoma District	1929, June 20	1,050 00	Also Crown Lands Agent.
Barr, J. C.	Fort Frances	District of Rainy River	1906, Dec. 1	1,800 00	
Bastien, J. A.	Chelmsford	West Part of Sudbury District	1913, May 12	1,400 00	
Cragg, W. V.	New Liskeard	South Part of Temiskaming District	1913, April 1	1,900 00	
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	1,300 00	Also Crown Lands Agent.
Grigg, Albert	Bruce Mines	Part District of Algoma	1925, Sept. 1	....	For salary see Crown Lands Agents.
Hough, Wm.	Englehart	Centre Part of Temiskaming District	1926, Jan. 18	1,400 00	
Hughes, T.	Murillo	Thunder Bay District	1908, July 29	1,400 00	
Jervis, H. F.	Callander	District of Parry Sound	1920, June 10	1,900 00	
Owens, H. B.	Cache Bay	East Part Sudbury and West part Nipissing Districts	1918, July 1	1,400 00	
Sheppard, H. E.	Kapuskasing	Part District of Cochrane	1909, Feb. 13	1,900 00	Also Crown Lands Agent.
Smith, D.	Cochrane	" Cochrane District	1912, April 24	1,900 00	
Van Horn, L. E.	Monteith	" " "	1920, Jan. 27	1,900 00	
Wigle, R. G.	Dryden	Kenora District	1914, June 1	1,900 00	
		Timber Agents			
Alexander, J. A.	Fort Frances	Fort Frances District	1921, May 26	2,500 00	Also Crown Lands Agent and Mining Recorder.
Fletcher, N. B.	Parry Sound	Part Parry Sound and Muskoka Districts	1923, Dec. 1	1,900 00	
Huckson, A. H.	Sault Ste. Marie	" Part District of Algoma	1914, April 1	2,500 00	
Larose, S. C.	Ottawa	" Ottawa District	1890, May 8	1,800 00	
MacDonald, S. C.	New Liskeard	" Temiskaming District	1907, Jan. 1	2,500 00	
McDougall, J. T.	North Bay	Nipissing and part Sudbury Districts	1908, July 1	2,500 00	
Milway, Jos. H.	Port Arthur	Part Thunder Bay District	1910, Oct. 1	2,500 00	
Smith, J. D. C.	Kenora	Kenora District	1921, May 9	2,500 00	Also Acting Crown Lands Agent and Mining Recorder.

Appendix No. 2—Continued

List of Agents for the year ending October 31st, 1930

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
Stevenson, A.	Peterborough	Belleville District	1905, Oct. 4	2,000 00	
Whelan, P. J.	Renfrew	Renfrew Agency	1908, Feb. 4	2,500 00	
McCaw, J. G.	Sudbury	Part District of Sudbury	1909, Oct. 1	2,500 00	
Hartt, J. I.	Orillia	Inspector of Crown Timber Agencies and Supervisor of Operations in connection with Timber Administration	1923, Sept. 5	4,600 00	
Hawkins, S. J.	Toronto	Relieving Crown Timber Agent	1905, Aug. 16	2.500 00	

Appendix No. 3

Statement of Lands Sold and Leased. Amount of Sales and Leases, and Amount of Collections for the year ending October 31st, 1930

Service	Acres sold and Leased	Amount of Sales and Leases	Collections on all Sales, Leases, Land Taxes, etc.
Lands Sold:		$ c.	$ c.
Agricultural and Townsites	113,128.91	87,629.66	109,288.56
Clergy Lands	400.00	724 22	2,643 57
Common School Lands	573.00	1,048 60	8,728 08
University Lands			174 90
Grammar School Lands			2,028 83
Lands Leased:			
Crown	31,008.77	10,177 21	311,556 72
Provincial Land Tax			139,832 01
	145,110.68	99,579 69	574,252 67

Appendix No. 4

Statement of the Revenue of the Department of Lands and Forests for the year ending October 31st, 1930

Service	$ c.	$ c.	$ c.
Lands Collections			
Crown Lands:			
Agricultural	100,165 56		
Townsites	9,123 00		
		109,288 56	
Clergy Lands	2,643 57		
Common School Lands	8,728 08		
University Lands	174 90		
Grammar School Lands	2,028 83		
		13,575 38	
			122,863 94
Rent:			
Crown Leases		291,726 06	
Algonquin Provincial Park		4,693 67	
Rondeau Provincial Park		9,349 75	
Bruce Beach		1,535 82	
Jordan Harbour		107 02	
Temagami Islands		4,144 40	
Provincial Land Tax		139,832 01	
			451,388 73
Woods and Forests:			
Bonus		949,839 25	
Timber Dues		1,277,147 67	
Ground Rent		111,424 12	
Fire Protection		344,411 87	
Transer Fees		2,120 00	
Mill License Fees		584 75	
			2,685,527 66
Parks:			
Algonquin Provincial Park		13,110 35	
Rondeau Provincial Park		2,925 44	
Quetico Provincial Park		7,809 34	
			23,845 13
Casual Fees		2,303 31	
Culler's Act		260 00	
			2,563 31
Refunds:			
Fire Ranging		6,352 30	
Forest Ranging		204 86	
Forest Research		51 10	
Forestry Act		133 87	
Lac Seul Storage Dam		5,262 65	
Lands Contingencies		77 35	
Long Point Park Road		132 23	
Reforestation		7,820 36	
Surveys		1,698 00	
Surveys Contingencies		24 00	
			21,756 72
			3,307,945 49

Appendix No. 5

Statement of Revenue Refunds of the Department of Lands and Forests
for the year ending October 31st, 1930

Service	$ c.
Algonquin Park—Rent	32 00
Algonquin Park—Miscellaneous	6 00
Casual Fees	18 75
Crown Rent	195 04
Crown Lands Sales	2,419 15
Lac Seul Storage Dam	44,975 95
Mill License Fees	16 00
Provincial Land Taxes	297 80
Rondeau Park—Rent	65 00
Rondeau Park—Miscellaneous	4 65
Surveys	340 00
Timber Dues	25,049 58
	73,419 92

Appendix No. 6

Statement of Receipts of the Department of Lands and Forests for the year ending October 31st, 1930, which are considered as Special Funds

Service	$ c.	$ c.
Clergy Lands:		
Principal	1,274 07	
Interest	1,369 50	
		2,643 57
Grammar School Lands:		
Principal	1,237 68	
Interest	791 15	
		2,028 83
Common School Lands:		
Principal	5,601 91	
Interest	3,126 17	
		8,728 08
University Lands:		
Principal	119 10	
Interest	55 80	
		174 90
		13,575 38

Appendix No. 7

Statement of Disbursements of the Department of Lands and Forests for the year ending October 31st, 1930

Service	$ c.
MAIN OFFICE AND BRANCHES:	
Salaries—Lands	128,372 20
Salaries—Forestry	39,183 36
Salaries—Surveys	31,637 50
AGENTS' SALARIES AND DISBURSEMENTS	101,620 41
ALGONQUIN PROVINCIAL PARK	44,382 03
ALLOWANCE TO SCHOOL SECTION—SOUTH WALSINGHAM	150 00
ALLOWANCE TO SCHOOL SECTION—TOWNSHIP OF VESPRA	250 00
ALLOWANCE TO SCHOOL SECTION—TOWNSHIP OF CLARKE	150 00
ALLOWANCE TO SCHOOL SECTION—TOWNSHIP OF CHARLOTTEVILLE	150 00
ADVERTISING	2,286 94
BOARD OF SURVEYORS	200 00
CONTINGENCIES—LANDS	27,807 68
CONTINGENCIES—FORESTEY	8,653 36
CONTINGENCIES—SURVEYS	18,578 04
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS	74,291 18
CREATION AND EXTENSION OF PARKS	1,045 86
CULLERS' ACT	120 80
DISPLAY, TORONTO EXHIBITION	469 76
DISPLAY, FALL FAIRS AND EXHIBITIONS	988 01
EXPENDITURE UNDER FORESTRY ACT	44,479 84
FIRE RANGING	2,215,838 56
FOREST RANGING AND MEASUREMENT OF TIMBER	362,703 06
FOREST RESERVES	7,373 98
FOREST RESEARCH	17,863 79
FOREST INSECT CONTROL	5,399 59
GRANT—CANADIAN FORESTRY ASSOCIATION	1,000 00
INSURANCE	7,381 11
LAC SEUL STORAGE DAM	56,508 32
LEGAL FEES AND EXPENSES	200 00
LONG POINT ROAD	9,722 06
MOVING EXPENSES OF OFFICIALS	191 85
OTTAWA AGENCY	2,637 32
QUETICO PROVINCIAL PARK	21,405 13
RONDEAU PROVINCIAL PARK	26,795 08
REFORESTATION	387,573 96
SURVEYS	144,059 55
VETERANS' COMMUTATION	150 00
STATUTORY:	
Minister's Salary	10,000 00
Salaries not otherwise provided for	2,504 94
Refunds	1,445 26
SPECIAL WARRANTS:	
Long Point Park Road	6,020 66
TO PAY WAGES, ETC.,	
Re Matininda Forest Products, Limited	23,093 18
	3,834,684 37

Appendix

Statement of Timber cut and Amounts accrued from Timber Dues, Ground

QUANTITY AND

PROVINCE OF ONTARIO	Area covered by timber licenses	Saw Logs						Boom	
		Red and White Pine		Jack Pine		Other		Red and White Pine	
	Square Miles	Pieces	Feet	Pieces	Feet	Pieces	Feet	Pieces	Feet
	21,744	4,606,968	194,312,924	4,071,604	53,304,911	2,272,291	66,611,040	48,201	5,714,140

STATEMENT OF

PROVINCE OF ONTARIO	Stave Bolts	Posts	Telegraph Poles	Pulpwood	Railway Ties	Lagging		Stulls		Waney Pine		Car Stakes
	Cords	Pieces	Pieces	Cords	Pieces	Lineal Feet	Cords	Pieces	Feet	Pieces	Cubic Feet	Pieces
	712	36,501	46,660	1,051,631	1,393,299	89,425	2,008	346	11,695	716	35,010	29,825

Total amount received from all Forest sources, $2,710,628.64. See Appendix No. 9.

No. 8

Rent, Fire Protection and Bonus, etc., during the year ending 31st October, 1930

DESCRIPTION OF TIMBER

and Dimension Timber				Piling			Cordwood		Tan-bark	Lath-wood	Box-wood	Shingle Bolts
Jack Pine		Other		Lineal Feet	Board Measure	Piece	Hard	Soft				
Pieces	Feet	Pieces	Feet	Feet	Feet	Pieces	Cords	Cords	Cords	Cords	Cords	Cords
36,486	2,163,381	18,749	1,927,700	197,555	603,575	1,847	7,836	41,656	299	74	8,303	2

TIMBER—Concluded

Amounts Accrued

Timber Dues	Bonus	Trespass	Interest on Dues and Bonus	Ground Rent	Transfer Fees	Fire Tax	Mill License Fees	Annual Bonus	Total Accruals
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
2,327,850 31	2,243,571 05	43,171 89	24,542 50	102,649 00	2,120 00	337,560 10	600 75	6,860 00	5,088,925 60

Appendix No. 9

Statement of Timber Revenue, Year 1929-30

Timber Dues	$1,308,273 00
Bonus	943,798 90
Fire Protection	344,411 87
Ground Rent	111,424 12
Transfer Fees	2,120 00
Mill License Fees	600 75
	$2,710,628 64

Timber Dues	$1,232,495 50	
Interest on Timber Dues	24,542 50	
Timber Sale Deposits	51,235 00	
		$1,308,273 00
Bonus		943,798 90
Fire Protection		344,411 87
Ground Rent	$110,508 55	
Interest on Ground Rent	915 57	
		111,424 12
Transfer Fees		2,120 00
Mill License Fees		600 75
		$2,710,628 64
Less Refund Account, Timber Dues	$ 25,049 58	
" " " Mill Fees	16 00	
		$25,065 58
		$2,685,563 06

Appendix No. 10

Acreage under License

The area covered by timber licenses where the holder pays regulation ground rent and fire charges, at the end of the fiscal year 1930, was 21,744 square miles.

The number of Crown Timber Licenses issued for the license season of 1929-30 was 1,010.

Appendix No. 11

Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1929 Nov. 9	1929 Nov. 26	Part Stoddart Township, District of Cochrane.	7¾	1	Fred Charpentier, Hearst	Spruce Pulpwood	$0 35		$1 40	Pulpwood	37700
						Burnt Pulpwood			40		
Nov. 12	Nov. 26	Part Miscampbell Township, District of Rainy River.	¼	1	Jean Bugold, Fort Frances	Spruce Pulpwood		$0 25	1 40	Pulpwood and Fuelwood	60347
						Tamarac Fuelwood	30	35	25		
Nov. 12	Dec. 3	Part Mulock Township, District of Nipissing.	7¾	1	Wm. Holden Lumber Co., Mulock	Birch		4 00	2 50	Hardwood Logging	36985
						Pine		5 00	2 50		
						Spruce		4 00	2 00		
						Hemlock		3 00	1 50		
						Spruce Pulpwood		50	1 40		
						Balsam Pulpwood		1 20	70		
Nov. 16	Dec. 3	Part Kendrey Township, District of Cochrane.	2½	1	R. D. McKay, Cochrane	Spruce Pulpwood	05	1 10	1 40	Pulpwood	21145
						Balsam Pulpwood		1 80	70		
						Poplar Pulpwood		10	40		
Nov. 13	Dec. 4	Part Lundy Township, District of Temiskaming.	1¾	1	R. M. Irvine, Hanbury, P.O.	Jackpine Green	25	4 00	2 50	Pine Logging	16080
						Jackpine Fire Killed			2 50		
						Red and White Pine	1 00	6 00	2 50		
						Spruce Pulpwood		10	1 40		
Nov. 23	Dec. 4	Part Conmee Township, District of Thunder Bay.	¼	1	N. Enders, Kakebeka Falls	Spruce Pulpwood	35	75	1 40	Pulpwood	33966 Vol. 2
						Balsam Pulpwood	35	1 45	70		

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1929 Nov. 12	1929 Dec. 4	Part Bayly Township, District of Timiskaming.	1	1	Tomstown Lumber Co., Tomstown	Jackpine Red and White Pine Spruce	$0 20 25 25	$3 50 5 00 4 00	$2 50 2 50 2 00	Pine Logging	23516
Nov. 20	Dec. 5	Part Chamberlain Township, District of Temiskaming.	½	1	D. Colquhoun, Krugerdorf	Jackpine Spruce Pulpwood Poplar Pulpwood	....	3 50 10 10	2 50 1 40 40	Logging and Pulpwood	30026
Nov. 14	Dec. 5	Part Wylie Township, County of Renfrew.	2½	1	Jake E. Stewart Pembroke	Spruce Pine Poplar Birch	....	50 ...... 40 50	1 40 1 25 40 50	Mixed Logging	69691
Nov. 20	Dec. 6	Part Hunter Township, Dis- of Nipissing.	½	1	Clarke, Howe, Waters & Knight Bros., Toronto	Birch Hemlock	....	4 00 2 50	2 50 1 50	Hardwood	1698A
Nov. 20	Dec. 6	Part Clute Township District of Cochrane	¼	1	A. J. Jackson, Cochrane	Spruce Pulpwood Balsam Pulpwood	05 10	1 10 1 40	1 40 70	Pulpwood	20905
Nov. 27	Dec. 6	Area North of N.W. Part Stedman and West of Fire Steel River, District of Thunder Bay.	10½	1	Hacquoil Bros., Fort William	Spruce Pulpwood Balsam Pulpwood	....	30 1 00	1 40 70	Pulpwood	77184

Nov. 20	Dec. 6	Part of Coleman Township, District of Temiskaming.	¾	1	A. J. Murphy, Latchford	White Pine	50	2 50	2 50	Pulpwood and Posts	8921A
						Spruce Pulpwood	10	10	1 40		
						Cedar Posts		03	02		
Nov. 20	Dec. 9	Area North of Stedman Township and E. of Fire Steel River. District of Thunder Bay.	12	1	Hacquoil Bros. Fort William.	Spruce Pulpwood	......	30	1 40	Pulpwood	77184
						Balsam Pulpwood	......	1 00	70		
Nov. 26	Dec. 18	Shore Island, Lake of the Woods District of Kenora.	1	1	Lake of the Woods Milling Co., Ltd., Keewatin.	Poplar Stave Bolts	15	60	40	Stave Bolts	30704
						Poplar Fuelwood	10	......	25		
Dec. 11	Dec. 29	Part Pratt Township, District of Rainy River.	¼	2	W. T. Sleeman, Sleeman.	Spruce Pulpwood	10	20	1 40	Pulpwood and Poles	46493
						Cedar Poles	......	......	......		
						20 to 30 feet	......	25	25		
						31 to 40 feet	05	40	50		
						41 feet and over	10	90	75		
						Cedar Posts	......	......	02		
Nov. 22	Dec. 29	Parts of Kendall and Casgrain Township, District of Cochrane.	2	1	Eugene Paradis Hallewood.	Green Pulpwood	......	......	1 40	Pulpwood	86180
						Fire Killed Pulpwood	......	......	40		
Dec. 11	Dec. 30	N.E. Part Devon Township, District of Thunder Bay.	3	7	E. A. Bell, Fort William.	Spruce Pulpwood	1 05	60	1 40	Pulpwood	29031
						Balsam Pulpwood	1 05	1 30	70		
Dec. 12	1930 Jan. 2	Part Dance Township, District of Rainy River.	½	1	J. A. Mathieu, Rainy Lake	Red and White Pine	25	7 00	2 50	Pulpwood	20907
						Spruce Pulpwood	10	20	1 40		
						Jackpine Pulpwood	05	15	40		
Dec. 20	Jan. 3	Berth J.A. 25. District of Kenora.	2½	1	M. T. Cathcart Barwick, Ont.	Cedar Poles	......	......	......	Poles	63390
						30 feet and less	......	......	25		
						31 to 40 feet	10	......	50		
						41 to 50 feet	25	......	75		
						51 feet and over	50	......	1 00		

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tend-ers	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1929 Dec. 16	1930 Jan. 6	Area West of and Adjacent Ames Township, District of Thunder Bay.	26	5	Fort William Forest Products Co., Fort William	White Pine	$4 00	$7 50	$2 50	Pulpwood and Ties	76222
						Jack Pine	50	6 00	2 5		
						Spruce	6 00	6 00	2 00		
						Jackpine Ties	12	13	10		
						Spruce Pulpwood	10	80	1 40		
						Balsam Pulpwood	10	1 10	70		
						Poplar Pulpwood	1 20	10	40		
Dec. 20	Jan. 6	Part Morin Township, District of Algoma.	¼	1	Messrs. Carney & Schultz, Poplar Dale	Birch	......	2 00	2 50	Hardwood	31536
						Maple Ties	......	05	10		
Dec. 16	Jan. 7	Area North of and adjoining G.T.P., Block 1 East of C.P. Ry., District of Thunder Bay.	8	4	Fort William Forest Products Co., Fort William	Spruce Pulpwood	......	80	1 40	Pulpwood	43061
						Balsam Pulpwood	......	1 50	70		
						Jackpine Pulpwood	1 30	50	40		
						Poplar Pulpwood	1 70	10	40		
						Jackpine Ties	......	10	10		
Dec. 20	Jan. 10	Area vicinity of Valora Station, District of Kenora	8	1	C. H. Moore, Fort William	Pulpwood	05	10	1 40	Pulpwood	24745
Dec. 20	Jan. 10	Parts Lundy and Auld Township, District of Temiskaming.	1	1	Fred Alderdice, New Liskeard	Green Jackpine	50	3 50	2 50	Mixed Logging	16080 20416
						Fire Killed Jackpine	50	1 00	2 50		
						Spruce	50	4 00	2 00		
						Spruce Pulpwood	20	35	1 40		
						Fuelwood, Hard	......	15	50		
						Fuelwood, Soft	......	15	25		
Dec. 28	Jan. 13	Part Auld Township, District Temiskaming.	¼	1	Fred Alderdice, New Liskeard	Red and White Pine	1 00	5 50	2 50	Pine Logging	10636
						Green Jackpine	1 00	4 00	2 50		
						Fire Killed Jackpine	1 00	1 50	2 50		

Dec. 20	Jan. 13	North Half Bristol Township, District of Cochrane.	18	2	H. H. Rudolph, Weston	Jackpine	2 25	4 50	2 50	Mixed Logging	32638
						Spruce	4 05	5 00	2 00		
						Spruce Pulpwood	50	50	1 40		
Dec. 20	Jan. 13	Part Williamson Township, District of Cochrane.	1¾	1	Stanislas Deslaurier, Val Rita	Spruce	02	3 00	2 00	Pulpwood	61075
						Spruce Pulpwood	01	60	1 40		
						Balsam Pulpwood	01	30	70		
						Poplar Pulpwood	01	10	40		
						Fire Killed Spruce	01	50	2 00		
						Fire Killed Pulpwood	01	......	1 00		
						Fire Killed Balsam	01	......	50		
Dec. 24	Jan. 16	Parts Blair and Mowatt Township, District of Parry Sound.	5	1	Pakesley Lumber Co., Ltd., Pakesley	Hemlock	......	1 50	1 50	Mixed Logging	328
						Birch	......	2 50	2 50		
						Basswood	......	2 50	2 50		
						Ash	......	2 50	2 50		
						Elm	......	2 50	2 50		
						Oak	......	2 50	2 50		
						Maple	......	2 50	2 50		
						Spruce	......	3 00	2 00		
Dec. 30	Jan. 16	Part Evelyn Township, District of Cochrane.	½	1	Nick Blahey, Timmins.	Norway Pine	50	6 00	2 50	Mixed Logging	72758
						Jackpine	50	4 50	2 50		
						Spruce	1 25	5 50	2 00		
						Spruce Pulpwood	35	40	1 40		
						Balsam Pulpwood	05	90	70		
						Fuelwood, Hard	05	20	50		
						Fuelwood, Soft	05	15	25		
						Cedar Poles	......	......	......		
						30 feet and less	10	05	25		
						31 to 40 feet	10	10	50		
						41 to 50 feet	15	15	75		
						51 feet and over	15	25	1 00		
						Cedar Posts	01	02	02		
Dec. 27	Jan. 20	Part Fowler Township, District of Thunder Bay.	1¼	1	Pigeon Timber Co., Ltd., Port Arthur	Jackpine	......	5 50	2 50	Pulpwood and Ties	8616A
						Spruce Pulpwood	46	25	1 40		
						Balsam Pulpwood	12	80	70		
						Jackpine Ties	......	10	10		

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1930 Jan. 3	1930 Jan. 22	Part Idington Township, District of Cochrane.	¼	1	Z. Fontaine, Cochrane	Spruce		$5 00	$2 00	Spruce Logging	81410
						Poplar		1 00	2 00		
						Spruce Pulpwood		1 00	1 40		
						Poplar Pulpwood		20	40		
						Cedar Posts		01	02		
						Cedar Poles					
						30 feet and less		05	25		
						31 to 40 feet		10	50		
						41 to 50 feet		15	75		
						51 feet and over		25	1 00		
Jan. 10	Jan. 31	Part Cardiff Township, County of Haliburton.	¼	1	U. A. Hubbel, Bancroft	Beech and Maple		2 50	2 50	Hardwood	18289
						Hemlock		2 50	1 50		
Jan. 15	Feb. 5	Parts Cane and Auld Townships, District of Temiskaming.	½	1	Thos. Martindale, Cane	Spruce Pulpwood	$0 30	35	1 40	Pulpwood	18645
						Fuelwood, Soft	05	15	25		
						Fuelwood, Hard	05	15	50		
Jan. 23	Feb. 14	Certain Mining Claims, Grenfell Township, District of Temiskaming.	¼	1	J. T. Goldthorpe, Goldthorpe	Jackpine		3 50	2 50	Mixed Logging	1443A
						Spruce Pulpwood		35	1 40		
						Poplar		10	40		
Feb. 19	Mar. 5	Part Catherine Township, District of Temiskaming.	¼	1	John Armstrong, Englehart	Jackpine		3 50	2 50	Mixed Logging	9469
						Spruce Pulpwood	10	10	1 40		

Feb. 26	Mar. 17	Part Catherine Township, District of Temiskaming.	¾	1	John Armstrong, Englehart	Pine Spruce Pulpwood Poplar Pulpwood	...... 10	3 50 10 10	2 50 1 40 40	Pulpwood	9469
Mar. 3	Mar. 24	Part Grenfell Township, District of Temiskaming.	½	1	J. T. Goldthorpe, Goldthorpe.	Jackpine Spruce Pulpwood Poplar Pulpwood	....	3 00 35 20	2 50 1 40 40	Pulpwood	1443A
June 27	July 21	Part McKellar Township, District of Parry Sound.	½	1	Robert Harvey, McKellar	Pine, Birch, Elm Maple, Oak Hemlock, Tamarac	...... 25 25	...... 5 00 3 00	...... 2 50 1 50	Hardwood	4966
July 8	July 29	Part Stirling Township, District of Thunder Bay.	¼	5	Arvo J. Paju, Nipigon	Poplar Poplar Pulpwood Spruce Pulpwood Balsam Pulpwood	65 75 1 06 1 06	2 00 10 60 80	2 00 40 1 40 70	Pulpwood	34146
July 15	Aug. 15	Berth M. 29, District of Kenora	6	1	P. A. Le Grow, Port Arthur	Jackpine Spruce Spruce Pulpwood Balsam Pulpwood	3 35	5 00 4 50 10 20	2 50 2 00 1 40 70	Mixed Logging	24429
July 15	Aug. 15	Part Berth W. 1, South of David Lake, District of Rainy River.	2	1	Shelvin Clarke Co., Ltd., Fort Frances	Red and White Pine Jackpine Spruce Spruce Pulpwood	1 13 08 55	8 50 4 50 4 50	2 50 2 50 2 00 1 40	Logging	54680
July 15	Aug. 15	Berth M. 30, N.E. Part Ladysmith Township, District of Kenora.	10	1	Geo. Wardrope, Port Arthur	Jackpine Redpine Spruce Spruce Pulpwood Balsam Pulpwood	....	$7 50 7 50 7 50 60 55	$2 50 2 50 2 00 1 40 70	Mixed Logging	993B

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1930	1930										
July 31	Sept. 2	Part Best Township, District of Nipissing.	12	1	Temagami Timber Co., Ltd., Goward	Red and White Pine	$0 10	7 50	2 50	Logging and Pulpwood	50154
						Spruce	10	5 00	2 00		
						Spruce Pulpwood	05	60	1 40		
						Poplar Pulpwood	05	10	40		
						Cedar Poles					
						30 feet and less	05	05	25		
						31 to 40 feet	05	10	50		
						41 to 50 feet	05	15	75		
						51 feet and over	05	20	1 00		
Aug. 13	Sept. 3	Berth J.A. 26, District of Rainy River.	1½	1	Chas. Cossitt, Fort Frances	Cedar Poles				Poles	5046
						30 feet and less		10	25		
						31 to 40 feet		25	50		
						41 to 50 feet	25	50	75		
						Cedar Posts			02		
Aug. 11	Sept. 11	Area South East and adjoining North East Part of Allanwater Limit, District of Thunder Bay.	11	1	John Fee Allenwater	Jackpine		5 75	2 50	Mixed	16092
						Spruce		6 25	2 00		
Sept. 11	Sept. 23	Part North Burleigh Township, County of Peterboro.	¼	2	John Carew Lumber Co., Ltd., Lindsay	Pine	5 00	7 50	2 50	Mixed Logging	28733
						Hemlock	3 00	3 00	1 50		
Aug. 22	Sept. 24	W.½ Godfrey Township, District of Cochrane.	18	1	Feldman Timber Co., Ltd., Schumacher	Jackpine	10	5 50	2 50	Mixed Logging	40731
						Spruce	10	6 00	2 00		
						Spruce Pulpwood	05	60	1 40		
						Balsam Pulpwood	05	1 30	70		
						Cedar Poles					
						30 feet and less	02	04	25		
						31 to 40 feet	02	08	50		
						41 to 50 feet	03	12	75		
						51 feet and over	03	20	1 00		

Aug. 22	Sept. 24	W. ½ Denton Township, District of Temiskaming.	18	1	Feldman Timber Co., Ltd., Schumacher	Jackpine	25	5 00	2 50	Mixed Logging	32638
						Spruce	25	5 50	2 00		
						Spruce Pulpwood	05	50	1 40		
						Balsam Pulpwood	05	1 00	70		
						Cedar Poles	......	......	......		
						30 feet and less	02	04	25		
						31 to 40 feet	02	08	50		
						40 to 50 feet	03	12	75		
						51 feet and over	05	20	1 00		
Aug. 21	Sept. 25	Township 196, Part N. and W. of Height of Land, District of Algoma.	28	2	Crane Lumber Co., Ltd., Bridgeburg	Red and White Pine	30	3 50	2 50	Pine Logging	63937
Sept. 11	Oct. 9	Berths M. 31 and M. 32, District of Kenora..	55	6	Chas. H. Greer, Port Arthur	M. 31, Jackpine	15 00	4 00	2 50	Jackpine Logging	86613
						M. 32, Jackpine	13 00	6 00	2 50		
Oct. 11	Oct. 25	Area between Northwest Bay and Alexander Bay, District of Thunder Bay.	1½	1	Campbell Timber Co., Fort Frances	Jackpine Ties	02	......	10	Ties	87921
Oct. 13	Oct. 30	Part Joly Township, District of Parry Sound.	¼	1	A. E. Fetterly, Gravenhurst	Birch Maple				Mixed Logging	5497
						Elm Ash	6 00	50	2 50		
						Hemlock	2 50	50	1 50		
						Spruce, Balsam	1 50	3 50	2 00		

Appendix No. 12

Statement showing the number of Locatees and of acres located; of purchasers and of acres sold; of lots resumed for non-performance of settlement duties, and of patents issued in Free Grant Townships during the year ending 31st October, 1930.

Township	District or County	Agent	No of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Chapman	Parry Sound	J. S. Freeborn,	1	100			2	130		
Croft	"	Magnetawan	1	200					2	200
Gurd	"	"	1	162			2	271	2	200
Lount	"	"							5	725
Machar	"	"	1	120			6	1,170		
Mills	"	"			1	36			3	336
Pringle	"	"					1	200	1	200
Ryerson	"	"							1	100
Spence	"	"					1	100		
Strong	"	"					1	100	3	598
Armour	"	A. W. Freeland,							2	200
Bethune	"	Emsdale							1	154
Joly	"	"					1	128		
McMurrich	"	"							1	103
Hardy	"	H. J. Ellis,					1	197	1	65
Himsworth	"	Powassan					8	1,001	5	886.88
Laurier	"	"								
Nipissing	"	"	1	100			3	400	4	585
Patterson	"	"			1	4.70	1	250	3	496
Bonfield	Nipissing	W. F. MacPhie,			2	36			2	236
Boulter	"	North Bay								
Chisholm	"	"	1	100			3	329	3	305
Ferris	"	"							2	291.87
Anson	Haliburton	A. W. Fleming,	1	52			1	52	1	96
Glamorgan	"	Minden					1	97		
Hindon	"	"							1	97
Lutterworth	"	"					1	93	1	68
Minden	"	"							1	100
Snowdon	"	"	1	100			3	298		
Stanhope	"	"	1	81			1	48	2	231
Anstruther	Peterboro'	Wm. Hales,							1	200
Burleigh	"	Apsley					6	592	2	197
Chandos	"	"	1	100			1	100		
Methuen	"	"	1	100			6	664	3	300
Cavendish	Haliburton	A. N. Wilson,	1	155			1	142		
Galway	"	Kinmount	1	110			3	258		
Monmouth	"	"					1	100	1	100
Brunel	Muskoka	W. G. Gerhart,								
Chaffey	"	Bracebridge							1	100
Draper	"	"							1	191
Franklin	"	"					4	378	1	141
Medora	"	"							1	200
Muskoka	"	"								
Oakley	"	"	2	198						
Ridout	"	"							2	233
Ryde	"	"			1	24			1	24
Sherbourne	Haliburton	"							1	86
Sinclair	Muskoka	"							1	200
Wood	"	"							1	115
Carling	Parry Sound	Miss I. M. Campbell,							1	200
Christie	"	Parry Sound							1	95
Conger	"	"							1	161
Ferguson	"	"					2	200		
Foley	"	"					1	157		
Hagerman	"	"							1	62
Henvey	"	"	1	100						

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Humphrey	Parry Sound	Miss I. M. Campbell, Parry Sound								
McConkey	“						2	378		
McDougall	“	“								
McKellar	“	“	1	89			2	289		
McKenzie	“	“								
Monteith	“	“	1	150			3	436	1	263
Bangor	Hastings	David Fuller, Bancroft	1	111						
Carlow	“								2	292
Cashel	“	“								
Dungannon	“	“							3	298
Herschel	“	“	1	200	1	25	3	288	1	253
Limerick	“	“					2	161.50		
Mayo	“	“	2	159½	1	47	1	97	2	291
Monteagle	“	*	2	156	1	4	3	320	3	253.50
Wicklow	“	“	1	115					1	241
Algona South	Renfrew	Frank Blank, Wilno								
Brougham	“						1	108	3	259
Brudenell	“	“							3	269.76
Grattan	“	“			1	50			4	355.75
Griffith	“	“			1	100				
Hagarty	“	“							5	462.50
Jones	“	“	1	108			1	101		
Lyell	“	“								
Lyndoch	“	“					1	69½	4	405
Radcliffe	“	“	6	600	2	88	8	758	1	286
Raglan	“	“					2	150	4	335
Richards	“	“			2	104	1	118	2	204
Sebastopol	“	“							1	300
Sherwood	“	“	3	298½	1	4			4	448
Algona North	“	Finlay Watt, Pembroke								
Alice	“								2	204
Buchanan	“	“	1	105					1	181
Fraser	“	“	1	100	1	10	2	170	3	389.50
Head	“	“					1	135		
Maria	“	“								
Petewawa	“	“			1	1	1	190	2	201
Rolph	“	“							1	81
Wilberforce	“	“							2	194.06
Wylie Pt	“	“	1	100	1	100			1	100
Calvin	Nipissing	J. A. Fink, Mattawa							1	100
Cameron Pt	“		3	345			2	223		
Lauder	“	“	1	102	1	12	2	206	2	319
Mattawan	“	“			2	139				
Papineau	“	“					4	411	3	290
Prince	Algoma	E. H. Barnes, Sault Ste. Marie.							1	141
Aberdeen	“	Albert Grigg, Bruce Mines							1	162
Galbraith	“		1	166½	1	6½	1	166½	1	163
Lefroy	“	“					1	145		
Hilton	“	W. G. Trainor, Hilton Beach	3	294			3	294	1	100
Jocelyn	“		3	312½			3	312.50	2	230
Baldwin	Sudbury	Ed. Arthurs, Espanola	3	460			4	538	1	86
Merritt	“		1	150			1	159	2	306.65
Blezard	“	J. K. Maclennan, Sudbury	1	78					2	326
Broder	“		1	188	2	59.13			3	286
Capreol	“	“			1	112			3	486
Chapleau	“	“							1	155
Dill	“	“	1	154½			1	165.50	2	320
Garson	“	“								
Hanmer	“	“								

Appendix No. 12—Continued

Township	District or County	Agent	No of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Lumsden	Sudbury	J. K. Maclennan,	1	79¾	....	....	....	....	4	639
Morgan	"	Sudbury	....	....	....	....	....	....	....	....
Neelon	"	"	....	....	1	2½	....	....	2	329.50
Appleby	"	T. A. Millichamp,	6	966	....	....	8	1,279.50	1	84.25
Casimir	"	Markstay	2	322	1	2	1	162	2	252
Hagar	"	"	16	2,478	4	80.38	11	1,757.50	4	641
Jennings	"	"	....	....	....	....	....	....	....	....
Kirkpatrick	"	"	1	154½	....	....	....	....	2	312.54
Ratter	"	"	10	1,584½	2	65½	9	1,438.50	....	....
Caldwell	"	J. P. Marchildon,	....	....	1	1	....	....	1	160
Cosby	"	Sturgeon Falls.	....	....	....	....	....	....	....	....
Grant	"	"	9	1,429½	1	5	7	1,112	1	160
Macpherson	"	"	1	154	....	....	1	121.50	1	90
Martland	"	"	1	159½	....	....	2	298	....	....
Springer	"	"	....	....	....	....	2	320	1	50
Melick	Kenora	J. D. C. Smith,	4	454	1	5	2	194	2	397
Pellatt	"	Kenora	1	130½	1	80	1	45	3	553.50
Aubrey	"	J. E. Gibson,	8	939	....	....	6	791	3	388.50
Britton	"	Dryden	5	750	2	38	3	481	1	160
Eton	"	"	....	....	....	....	2	200	....	....
Langton	"	"	4	589	....	....	....	....	1	233.75
Melgund	"	"	10	1,598½	1	1	....	....	3	479.61
Mutrie	"	"	6	952	....	....	11	1,640	1	132
Rowell	"	"	9	1,198½	....	....	2	301.50	....	....
Redvers	"	"	2	317	....	....	9	1,275.25	2	317.05
Rugby	"	"	2	371	....	....	7	893	1	160
Sanford	"	"	1	195½	4	174¾	1	161	1	160
Southworth	"	"	9	1,400½	3	132¾	2	152	1	160.65
Temple	"	"	3	478½	....	....	4	423.50	2	312.25
Van Horne	"	"	....	....	....	....	6	860	2	285
Wabigoon	"	"	4	431½	1	1½	2	293	1	153
Wainwright	"	"	3	478½	....	....	4	498	2	278.22
Zealand	"	"	2	203	....	....	5	498.50	1	109
Blake	Thunder Bay	S. H. Wilson,	9	1,436	....	....	5	796	1	160
Conmee	"	Port Arthur	7	1,020½	....	....	5	785.50	....	....
Crooks	"	"	3	441½	....	....	....	....	....	....
Dawson Rd	"	"	13	1,447	1	35	8	919	2	227
Dorion	"	"	8	1,154½	1	½	....	....	5	799.50
Gillies	"	"	1	157½	....	....	....	....	....	....
Gorham	"	"	15	1,938½	1	½	7	909.50	3	337.75
Lybster	"	"	....	....	....	....	....	....	1	160.25
Marks	"	"	7	1,120	1	1½	6	958.50	....	....
McGregor	"	"	5	800	....	....	3	550	....	....
McIntyre	"	"	....	....	....	....	....	....	....	....
Oliver	"	"	....	....	....	....	....	....	....	....
O'Connor	"	"	....	....	....	....	1	158.50	....	....
Paipoonge	"	"	....	....	1	10	....	....	2	200
Pardee	"	"	50	7,000½	1	80	12	1,820	....	....
Pearson	"	"	13	2,000	3	13½	13	2,139.50	8	1,201.25
Scoble	"	"	4	550¼	....	....	3	401.75	....	....
Stirling	"	"	3	369½	....	....	1	159.50	2	478.50
Strange	"	"	3	454½	....	....	4	505	1	159.50
Ware	"	"	22	3,302¾	5	166½	7	1,122.50	1	112
Blue	Rainy River	Wm. Cameron,	7	726	3	6	5	726	1	162
Curran	"	Stratton	1	160	1	2	....	....	....	....
Dewart	"	"	14	2,059½	....	....	....	....	....	....
Mather	"	"	3	310¾	1	12	3	489.50	....	....
Morley	"	"	....	....	....	....	....	....	....	....
Morson	"	"	9	1,281½	....	....	10	1,307.50	2	256
McCrosson	"	"	10	1,012¼	....	....	10	1,118.50	....	....

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Nelles........	Rainy River	Wm. Cameron,	4	485	1	2	5	723	1	105.50
Potts........	"	Stratton......	5	804½	1	2	2	274.50	2	316
Pratt........	"	"	5	591¾	2	2½	8	980.75	4	641
Richardson...	"	"	5	895	1	39	5	856.75	....	....
Spohn........	"	"	23	2,381¼	2	36½	15	1,718.25	1	80
Sifton........	"	"	9	1,019	1	17½	6	700.25	1	160
Sutherland....	"	"	8	1,067	..	....	2	258.50	2	240
Tait........	"	"	2	229½	..	....	....	....	....	....
Tovell.......	"	"	5	723	2	16	4	657.50	5	811.50
Burriss.......	"	J. A. Alexander,	1	200½	..	....	....	....	....	....
Carpenter....	"	Fort Frances..	2	322	..	....	4	664.50	....	....
Crozier.......	"	"	1	164	1	4	1	81	....	....
Dance.......	"	"	2	319½	1	80	1	160	2	319.50
Devlin.......	"	"	....	....	1	4	2	202	....	....
Fleming......	"	"	....	....	..	....	....	....	....	....
Kingsford....	"	"	4	566¾	2	91¾	3	396.50	1	160
Lash.........	"	"	....	....	..	....	....	....	....	....
Misscampbell.	"	"	1	164	1	8½	....	....	....	....
Roddick......	"	"	....	....	..	....	....	....	....	....
Woodyatt....	"	"	....	....	..	....	....	....	....	....
Abinger......	Lennox and Addington	Chas. Both, Denbigh......	....	....	..	....	....	....	....	....
Miller........	Frontenac..	"	....	....	..	....	....	....	....	....
Shawanaga...	Parry Sound	Unattached.....	....	....	..	....	....	....	....	....
Sabine.......	Nipissing...	"	....	....	..	....	1	100	1	195
Murchison....	"	"	....	....	..	....	....	....	1	46
		Total......	460	62,891	83	2,182.96	388	51,681	245	3,3242.54

Number of lots assigned, 78. Number of acres assigned, 10,057½.

Appendix No. 13

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free Grant during the year ending 31st October, 1930.

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Blount	Cochrane	S. J. Dempsay,	22	2,214.5	37	3,316.83	3	412.5
Brower	"	Cochrane	1	79.75	2	239.75	2	293.41
Calder	"	"	92	7,265.5	24	2,609	5	764.27
Clute	"	"	13	1,095.8	10	1,226.5	4	544
Colquhoun	"	"	91	6,899.5	12	1,079.5	....	....
Fox	"	"	17	1,350	8	966.5	3	475.5
Fournier	"	"	9	683.25	6	778.5	1	163
Fauquier	"	"	18	1,307.2	6	554	3	348
Glackmeyer	"	"	4	374.5	2	229	6	861.16
Kennedy	"	"	2	150	5	503	3	448
Leitch	"	"	34	2,470	11	1,120	2	299
Lamarche	"	"	3	236.7	5	561.75	3	483
Machin	"	"	13	974.5	12	1,418	1	15
Newmarket	"	"	10	787.09	3	552.5	....	....
Pinard	"	"	1	12.4	....	....	1	12.4
Pyne	"	"	38	3,111.25	13	1,437	....	....
Shackleton	"	"	4	331.5	6	801	2	281
Haggart	"	"	1	218	....	....	2	289.39
Kendry	"	"	....	....	1	163	....	....
Barker	"	John Bresnahan,	17	1,275	2	150	....	....
Casgrain	"	Hearst	28	2,065	6	757.5	3	426
Devitt	"	"	82	6,242	26	2,198.4	4	590.18
Eilber	"	"	46	3,525.5	14	1,470	7	557.1
Hanlan	"	"	38	2,966.5	23	2,282.5	7	1,031
Kendall	"	"	60	4,600	10	1,151	8	1,138
Lowther	"	"	128	9,698	30	3,215	3	448
McGowan	"	"	5	374	2	150	....	....
Idington	"	H. E. Sheppard,	60	5,804.39	41	4,015	2	83.39
Nansen	"	Kapuskasing	16	1,193	10	1,268	3	450
O'Brien	"	"	9	871	7	671	7	601
Owens	"	"	25	2,483	26	2,586	1	101
McCrea	"	"	84	6,498.5	37	3,526	....	....
Williamson	"	"	21	2,054	21	2,006.25	2	167
Blain	Temiskaming	John Clark,	2	158	....	....	....	....
Bayley	"	Englehart	2	79.25	....	....	1	160
Barrie	"	"	2	199	....	....	....	....
Catharine	"	"	....	....	2	160	....	....
Chamberlain	"	"	2	158.5	....	....	3	468.5
Dack	"	"	1	80	....	....	2	324.54
Eby	"	"	16	1,265.5	4	309.5	....	....
Evanturel	"	"	2	158.5	4	637.5	2	319.5
Ingram	"	"	5	391.75	2	240.25	2	311.5
Marter	"	"	6	395.25	3	470.5	5	80
Marquis	"	"	10	791	4	360.3	3	480
Otto	"	"	21	1,638.25	10	891.5	....	....
Pacaud	"	"	6	477	5	638.5	....	....
Robillard	"	"	3	225.25	6	963	....	....
Savard	"	"	4	319.25	8	1,275	2	321
Sharpe	"	"	1	72.25	....	....	....	....
Benoit	Cochrane	J. A. Hough,	6	481.75	9	1,193	3	468.85
Beatty	"	Matheson	....	....	2	314.5	3	399
Bond	"	"	....	....	4	637	....	....
Bowman	"	"	....	....	7	1,025.75	4	621.5
Calvert	"	"	1	79.75	1	159.5	1	159.5
Carr	"	"	....	....	....	....	4	482.5

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Currie	Cochrane	J. A. Hough,			13	1,681.25		
Cook	"	Matheson					1	160
Evelyn	"	"			2	287.5		
German	"	"	6	459.5	12	1,409.5	3	403
Guibard	"	"	1	183.5				
Hislop	"	"	2	159	3	394.5	4	537.6
Matheson	"	"	8	713.75	8	1,131.75		
Mountjoy	"	"	5	387.75	2	308.5	2	242
McCart	"	"	9	713.25	5	466		
Playfair	"	"	1	79.75	3	408	1	160
Stock	"	"			22	3,385.5		
Shaw	"	"	1	151				
Taylor	"	"	2	157	2	318.5		
Walker	"	"			6	903.94		
Auld	Temiskaming	J. R. McCrea,			3	221.50	1	153.50
Harris	"	New Liskeard					1	12.50
Casey	"	"					1	158.50
Beauchamp	"	"			1	163	3	479
Bucke	"	"	1	79.25			2	438.50
Brethour	"	"					1	159.50
Cane	"	"			3	483		
Dymond	"	"						
Firstbrook	"	"			8	1,226.27	1	1
Henwood	"	"	1	80	1	161.50		
Hilliard	"	"	1	80.5			1	162
Hudson	"	"			4	562.25	3	480
Lundy	"	"						
Tudhope	"	"						
Lorrain	"	N. J. McAulay, Haileybury			1	84	1	153
Hugel	Nipissing	T.A. Millichamp,	2	320.5	1	160.50		
Henry	"	Markstay	5	665.5	1	161.50		
Loughrin	"	"	10	1,274	6	953.50	1	159
Loudon	"	"	3	312.3	1	161		
Ferris	"	W. L. MacPhie,	1	5			2	105
Phelps	"	North Bay	7	1,122	6	957		
Widdifield	"	"	3	481.5	1	122	1	160
Papineau	"	"					3	290
MacPherson	"	"					1	90
Hallam	Sudbury	R. A. Teasdale.			5	793		
Harrow	"	Massey						
May	"	"						
Salter	"	"	3	236.1				
Bigwood	"	J. K. MacLen-	4	369.4			2	172.50
Baldwin	"	nan, Sudbury					1	85
Blezzard	"	"					2	326
Capreol	"	"					5	629.02
Awrey	"	"					1	160
Cardiff	"	"	2	10				
Delamere	"	"	7	1,065	1	160.50	1	150
Dowling	"	"	1	4.8			3	313.50
Appleby	"	"						
Bright	Algoma	Albert Grigg,	1	151.5	1	160	1	80.50
Bright Add	"	Bruce Mines.						
Day	"	"					1	16
Deroche	"	"					1	
Gladstone	"	"	1	162.5			1	165.50
Gould	"	"						
Kirkwood	"	"						
Johnston	"	"	1	109				

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Parkinson	Algoma	Albert Grigg,	1	.99				
Striker	"	Bruce Mines	2	161.07			2	220
Tarbutt	"	"					1	68.38
Thompson	"	"	2	210	1	160		
Wells	"	"	1	158	1	143		
Grasett	"	"	1	1.08				
Van Koughnet	"	E. H. Barnes,					1	153
Aweres	"	Sault Ste. Marie	3	11.1	1	156	3	155.50
Parkinson	"	"						
Devon	Thunder Bay	S. H. Wilson,	8	1,112				
Forbes	"	Port Arthur	20	3,238	7	1,119	2	203
Fowler	"	"	3	10.3			1	189
Goldie	"	"	2	308	3	472		
Jacques &	"	"	3	447.5	6	920.25		
Fowler	"	"	1	3.4			6	604.70
Lyon	"	"	3	318	1	160	3	501
McTavish	"	"	10	1,506	2	320		
Nakina	"	"	12	597.3				
Nipigon	"	"						
Sibley	"	"	7	1,059	4	487		
Upsala	"	"	7	923.5	3	449		
Stirling	"	"					4	478.50
Drayton	Kenora	J. D. C. Smith,	1	51	1	105.50		
" Res	"	Kenora		17.75				
Jaffray	"	"	1	55				
Pellatt	"	"	1	80			3	553.50
Hartman	"	"					2	320
Cherriman	Sudbury	J. P. Machildon,	1	4.85			2	27.30
Mason	"	Sturgeon Falls.						
Bastedo	"	"					1	160
Scollard	"	"	1	164				
Nairn	"	Ed. Arthurs,						
		Espanola						
Hagarty	Renfrew	Frank Blank,						
		Wilno	1	8			4	362.6
Arran	Bruce	Unattached			1		2	100
Admaston	Renfrew	"	7	750	10	950	32	3,328.25
Amaranth	Dufferin	"						
Anson	Haliburton	"					1	96
Alfred	Prescott	"						
Badgerow	Nipissing	"	2	126	1	80	4	516.22
Bagot	Renfrew	"	1	50	11	1,190	15	1,612.72
Barton	Wentworth	"						
Bedford	Renfrew	"	1	1.1	3	393	3	300
Blanford	Oxford	"	1	100				
Bruce	Bruce	"			2	67	9	760
Barrie	Frontenac	"			7	601		
Brant	Bruce	"						
Bentinck	Grey	"					2	93.75
Bromley	Renfrew	"					2	200
Burgess N.	Lanark	"						
Cavendish	Peterborough	"					2	7
Cleland	Sudbury	"					3	111.20
Clark	Durham	"						
Darling	Lanark	"	21	100	5	500	2	200
Dalhousie	Lanark	"			1	100		
Dummer	Peterborough	"			2	160	2	200
Denison	Sudbury	"						
Drury		"			1	40	2	320
Dryden		"	1	163	1	76.25	1	159.50

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Escott	Leeds	Unattached	1	5				
Elmsley N.	Lanark	“					1	20.20
Elzevir	Hastings	“	1	199.5	13	1,267.81	9	889
Egremont	Grey	“					1	100
Effingham	Lennox and Addington	“	1	6.3				
Edwardsburg	Grenville	“						
Falconer	Nipissing	“	3	486.5	1	167		
Field		“					1	160
Fairbank	Sudbury	“						
Foster		“						
Fenelon	Victoria	“						
Gainsboro	Lincoln	“						
Glenelg	Grey	“	2	203	1	100	15	1,243
Hallowell	Prince Edward	“						
Hinchinbrooke	Frontenac	“	2	221	2	221	2	331
Hindon	Haliburton	“					1	97
Horton	Renfrew	“					1	100
Huron	Bruce	“	1	50				
Hungerford	Hastings	“	1	200	5	618	4	450
Harvey	Peterborough	“	3	452	9	847.50	10	1,479
Houghton	Norfolk	“			2	346		
Jones	Renfrew	“					1	3.35
Kaladar	Lennox and Addington	“			10	988	3	520.50
Kincardine	Bruce	“						
Kingston	Frontenac	“	1	23				
Kinloss	Bruce	“					1	50
Kennebec	Frontenac	“	2	50	3	375.50	2	145
Kitley	Leeds	“	1	200				
Lake	Hastings	“			5	600	1	96
Lanark	Lanark	“					1	100
Lavant	Lanark	“	1	100				
Limerick	Hastings	“					1	200
Lorne	Sudbury	“					1	166.50
Louise	Sudbury	“	3	306				
Laxton	Victoria	“	1	100	3	280.50	5	347
Lansdowne	Leeds	“	1	.75				
Lyndoch	Renfrew	“					3	300
Matchedash	Simcoe	“			1	200	1	97.2
Maclennan	Sudbury	“	3	4.92				
Mayo	Hastings	“					2	291.50
Olden	Frontenac	“			2	401	1	153
Osgoode	Carleton	“					1	100
Oso	Frontenac	“			6	853.50	3	479.62
Osprey	Grey	“	2	100			9	580
Petawawa	Renfrew	“					2	201
Proton	Grey	“			2	130	5	494
Richards	Renfrew	“					1	204
Sabine	Nipissing	“					1	195
Scadding	Sudbury	“					1	3
Saugeen	Bruce	“	1	270				
Sebastopol	Renfrew	“					1	300
Seymour	Northumberland	“					1	100
Stanhope	Haliburton	“					2	231
Storrington	Frontenac	“					2	13.6
Strathearn	Sudbury	“	12	188.6			1	188.60
Sheffield	Lennox and Addington	“	1	8.5	7	622	1	50
Sommerville	Victoria	“					1	101

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Sherbrooke N.	Lanark	Unattached	1	100	2	296	1	100
Sherbrooke S.	Lanark	"					1	100
Sherwood	Renfrew	"					4	448
Sandwich E.	Essex	"	4	34.69				
Struthers	Sudbury	"	1	3.02			1	3.02
Sullivan	Grey	"	2	50.00			5	300
Tilsbury W.	Essex	"					1	27
Thorah	Ontario	"					1	198
Valentine	Cochrane	"					1	90.61
Wallbridge	Parry Sound	"					9	774
Waters	Sudbury	"					3	395.50
Walsingham	Norfolk	"	2	231.21				
Williamsburg	Dundas	"					2	200
Wollaston	Hastings	"					1	100
Wylie	Renfrew	"					1	100
Anglesea	Lennox and Addington	"			1	111		
Artemesia	Grey	"			1	61	2	86
Ashby	Lennox and Addington	"			1	50		
Bastard	Leeds	"	1	.25	1	47		
Belmont	Peterborough	"			1	1		
Blandford	Oxford	"			1	100		
Blythfield	Renfrew	"	1	100	1	100	1	100
Boyce	Cochrane	"			1	160		
Burt	Temiskaming	"	6	453.5	2	157.50		
Carden	Victoria	"			3	280	6	715.25
Dalton	"	"	1	41	12	828	10	657
Digby	"	"			14	1,324.50	1	104
Esquesing	Halton	"			1	100		
Griffith	Renfrew	"	1	100	1	90		
Grimsthorpe	Hastings	"			1	87.50		
Gross	Temiskaming	"			2	239.50		
Halkirk	Rainy River	"			2	325		
Head	Renfrew	"			1	135		
Houghton	Norfolk	"			2	262	1	50
Huron	Bruce	"			1	50	3	197
Kitley	Leeds	"			1	200	1	200
Loughborough	Frontenac	"	1	.60	1	100	1	.60
Luther	Wellington	"			1	200	1	100.50
Marlborough	Carleton	"			1	50	1	100
Marmora	Hastings	"			1	132	1	22.22
Montague	Lanark	"			1	100		
McNab	Renfrew	"			1	100		
Pakenham	Lanark	"			3	300	4	450
Portland	Frontenac	"			1	100		
Rama	Ontario	"	1	.36	2	198	1	100
Rose	Algoma	"			3	474		
Shedden	"	"			4	258		
Springer	Nipissing	"			1	320	1	50
Sullivan	Grey	"			1	50		
Truax	Temiskaming	"			1	159.50		
Tudor	Hastings	"			5	480.50	2	228
Whitney	Cochrane	"			2	75.50		
		Total	1351	111,408,556	839	94,463.35	460	51,058.70

Number of lots assigned, 501. Number of acres assigned 55,276.70.

Appendix No. 13—Continued

Locations by returned soldiers and cancellations for non-performance of settlement duties.

District	Agency	Locations	Cancellations
Cochrane	Cochrane	10	23
Cochrane	Matheson	4	16
Cochrane	Kapuskasing	7	7
Cochrane	Hearst	1	2
Algoma	Sault Ste. Marie	1	..
Temiskaming	Englehart	4	7
Temiskaming	New Liskeard	..	1
Nipissing	Markstay	4	1
Nipissing	North Bay	2	2
Thunder Bay	Port Arthur	6	9
Sudbury	Sudbury	1	..
Kenora	Kenora	1	..
		41	68

Statement showing the number of purchases, acres sold and patents issued in cities, towns and town plots during the year ending October 31st, 1930.

Towns, etc.	District or County	Agent	No. of acres sold	No. of purchasers	No. of patents issued	No. of acres patented
Alexandra	Sudbury	Unattached	....	....	1	.50
Amherstburg	Essex	"	.1	1	1	.1
Armstrong	Thunder Bay	"	....	....	3	.6
Capreol	Sudbury	"	.11	1	....	......
Gogama	"	"	.22	2	1	.22
Gowganda	Temiskaming	"	.25	1	1	.25
Hamilton	Wentworth	"	....	....	....	......
Hearst	Cochrane	J. Bresnahan	.5	2	....	......
Hornepayne	Algoma		....	....	1	.23
Hudson	Kenora	Unattached	7.44	9	4	.96
Inverhuron	Bruce	"	2.61	1	....	......
Kirkland Lake	Temiskaming	"	....	....	12	1.00
London	Middlesex	"	....	....	....	......
Minaki	Kenora	"	.5	1	....	....
Missinabi	Algoma	J. Bresnahan	.34	2	4	.85
Moonbeam	Cochrane	Unattached	.17	1	....	....
McFarlane	Kenora	"	.23	1	1	.23
Nemegos	Sudbury	"	4.05	7	5	2.49
Nakina	Thunder Bay	"	.7	4	1	.18
Pembroke	Renfrew	"	5.2	1	1	5.2
Sandwich E.	Essex	"	7.35	2	....	....
Shrewsbury	Kent	"	3.5	1	1	3.50
Southampton	Bruce	"	.25	1	2	.50
Sioux Lookout	Kenora	"	.22	1	8	1.73
Smythe	Temiskaming	"	.25	1	1	.25
Swastika	Temiskaming	"	....	....	3	.66
Windsor	Essex	"	.272	2	4	1.51
Winnipeg River Crossing	Kenora	"	29.73	19	3	29.86
MacDiarmid	Thunder Bay	"	....	....	3	.64
Goldpines	Patricia	"	....	....	....	......
Foleyet	Sudbury	"	....	....	1	.06
Walkerville	Essex	"	....	....	1	43.403
Savant	Thunder Bay	"	....	....	2	.64
Kapuskasing	Cochrane	"	....	....	3	.43
Hamilton City	Wentworth	"	....	....	1	9.12
Meaford	Grey	"	....	....	1	5.50
Ottawa	Carleton	"	....	....	....	....
Toronto	York	"	....	....	....	......
Dryden	Kenora	"	....	....	3	.75
Trenton		"	....	....	1	.34
			63.992	61	74	111.703

Appendix No. 13—Continued

ISLANDS SOLD

Under Summer Resort Regulations

Part or Parcel	Township	County or District	Agent	No. of acres
Idylbury Island in Loughborough Lake	Storrington	Frontenac		1.6
Parcel P.P. 692, Tobio Island	"	Thunder Bay		.14
Island A.D. 90, Loughborough Lake	"	"		12
Island G. 2361	Sabaskong Bay	Kenora		2.5
Island G. 1925	"	"		2.6
Parcel No. 1, Island T.B. 2434		Manitoulin		3
Island T.P. 562		"		4.15
Island T.P. 2831	Whitefish Bay	Kenora		6.2
E. Pt. Island G. 2656	"	"		4.75
Island T.P. 283	"	"		.30
Island K.G. 8607	French River	Parry Sound		1.7
Island in Deer Lake	Lount	"		¼
Mickabish Island, Deer Lake	"	"		½
P. P. 267, Lower Shebandowan Lake		Thunder Bay		1.64
P. P. 441, Shebandowan Lake		"		1.07
P. P. 442, Shebandowan Lake		"		1.06
Island in Lower Leverly Lake		Lansdowne and Leeds		¾
Island in Lower Leverly Lake		"		.75
Island No. 7, Bobs Lake	Bedford	Frontenac		1.1
Island T.P. 3240	Lake Penage	Sudbury		4
Island T.P. 3227	"	"		1.50
Island G. 2023, Lake of the Woods	Sabaskong Bay	Kenora		.15
Island G. 2009, Lake of the Woods	"	"		6
Island G. 1921, Lake of the Woods	"	"		1.5
Island P.P. 638, Two Island Lake	Fowler	Thunder Bay		5.1
Island P.P. 263, Two Island Lake	"	"		3.2
Island P.P. 632, Two Island Lake	"	"		3.5
Island P.P. 633, Two Island Lake	"	"		3.2
Island No. 1 in Island Lake	Aweres	Algoma		1.2
Island in Remi Lake	Fauquier	Cochrane		5.2
Lot 21, of Island 96a, near Point Au Baril		Georgian Bay		1
North Pt. Island in Green Lake	Brougham	Renfrew		1½
Island Mississaga	Lake Cavendish	Peterborough		.25
Joy Island, Clear Lake	Perry	Parry Sound		.75
Bobby Island	"	"		3.59
Island No. 2, Steamboat	Loughborough	Frontenac		3/5
East Pt. Island 145c	Georgian Bay	Parry Sound		5
West Pt. Island 145c	"	"		5.18
Island K. 7884, Georgian Bay	French River			1.60
Parcel No. 1, Rama				.36
Pt. Island B (West Part)	Cariboo Lake	McConkey		5
North Pt. Island in Rib Lake	Gillies Limit			1.95
Island P.P. 692, Surprise Lake	Gorham			.14
Island 4, Clearwater Lake				3.6
Island 4, McQuay's Lake		Nipissing		1
Island 21, Clearwater Lake		Rainy River		3.6
Island N, Clearwater Lake		"		2

Appendix No. 13—Continued

ISLANDS SOLD

Under Summer Resort Regulations

Part or Parcel	Township	County or District	Agent	No. of acres
Parcel 8, Island T.P. 1503	McGregor Bay			4.70
Island D. 351	"			4.4
Island T.P. 1814	"	Manitoulin		4.16
Island in Rice Lake	Muskoka			3¼
Island in Rice Lake	"			½
Pt. Bluff Island, Charleston	Escott	Leeds		5
Island F, Weslemkoon Lake	Effingham	Lennox and Addington		6.3
Island 80, Newboro Lake	South Crosby	Leeds		.75
Island 80, Newboro Lake	"	"		.75
Pt. Island 210, in front	Harrison	Parry Sound		.39
Pine Island, St. Mary's River		Algoma		1.7
Pt. T.P. 3464, Pickerel River		Parry Sound		5
Island W.D. 1170	Poplar Bay	Lake of the Woods		.44
Island Bush Lake, Loughborough Lake	Storrington	Frontenac		.60
Island 73, Rideau Lake	Bastard	Leeds		.25
Parcel 4, Island 36	Severn River			2.58
Island near Island 1, Lake Joseph	Humphrey	Parry Sound		.10
Island E. 18, front of Shawanaga				3.8
Island Hostess Island, Loc. G. 2956	Rainy Lake			5
Island in Loon Lake, Front 18 and 19, Con. 7	Chandos	Peterborough		1.06
Island T.P. 614, Bay Finn	Lake Huron			4.15
Island H, West Arm of Lake Nipissing	Loudon	Nipissing		12.8
Island J.P. 595, North Shore, Lake Huron				1.07
			Total area	186.48

Appendix No. 13—Continued

ISLANDS PATENTED

Statement showing Islands Patented as Summer Resorts

Part or Parcel	Township	District or County	Agent	No. of acres Pat'd
Sister Island in Kashegabagamog	Burton	Parry Sound		1/3
Island B in Maskinonge Lake	Kelly	Sudbury		2
Islands 23, 24, 25 and 26	St. Joseph's Channel	Algoma	W. J. Trainor, Hilton Beach	4
Part of Island T.P. 2831	Whitefish Bay	Manitoulin		7
Part of Island T.P. 528		"		3
West Pt. Island T.P. 1457	McGregor's Bay	"		5.68
East Pt. Island T.P. 1457	"	"		5.68
Island T.P. 1814	"	"		4.16
Parcel No. 4, Island T.P. 2831	Whitefish Bay	"		3.5
Parcel No. 2, Island T.P. 2831	"	"		6.2
Island T.P. 2781	"	"		1.32
North part J.D. 1615	Bayfield Sound	"		4.86
Island in Pine Lake, opposite Lot 18, Con. 2	Oakley	Muskoka	W. G. Gerhart, Bracebridge	1¼
Hemlock Island in Charleston Lake	Lansdowne	Leeds		3 1/9
Evergreen Island in Lake Mimisaganesing	Harley	Temiskaming	J. R. McCrea	2
Island No. 7 in Bob's Lake	Bedford	Frontenac	Chas. Both, Denbigh	1.1
Belle Island in Loon Lake	Chandos	Peterborough		1.06
Island E-70 in George Bay	Chawanaga	Parry Sound		5.6
Island E-18 in George Bay	"	"		3.8
Island A-35 in French River	Scollard	Sudbury		5
Island in Lake Rosseau, opposite Lot No. 27, in the 10th Concession	Medora	Muskoka		.25
Island T.G. 7834, Mouth of the French River		Parry Sound		1.60
Island 42, South Bay, Lake Nipissing		"		9.33
Part of Island K.G. 6900, between branches of the French River		"		2.8
Idyllwyld Island in Loughborough Lake	Storrington	Frontenac		1.6
Location A.D. 90 in Loughborough Lake	"	"		12
Island in Devil's Lake, opposite Lot No. 29 in the 8th Concession	Cashel	Hastings	David Fuller, Maynooth	1.65
Tea Island in Gananoque Lake	Leeds	Leeds		.62
Island C in Clearwater Lake	Perry	Parry Sound		.75
Part of Boom Island	Struthers	Sudbury		3.2
Steamboat Island in Bucke Lake, opposite Lot 23, in 14th Concession	Loughborough	Frontenac		.60
Island C in Clearwater Lake		Rainy River		1.5
Island G. 1925, Sabaskong Bay		Kenora		2.6
Island G. 2038, Sabaskong Bay		"		5.8
Island W.D. 1170, Poplar Bay	Lake of the Woods	"		.44
Island G. 2010, Sabaskong Bay	"	"		4.9
North part of Island G. 2315, Miles Bay	"	"		5
Island G. 2017, Sabaskong Bay	"	"		9.2
Part of Island G. 2019	"	"		4.5

Appendix No. 13—Continued

LAND ON MAINLAND SOLD UNDER SUMMER RESORT REGULATIONS

Part or Parcel	Township	District or County	Agent	No. of Acres
Pt. of Lot 38, Con. 1	Watten	Rainy River	J. A. Alexander	2.1
Pt. of Lot 5, Con. 6	Malachi	Kenora	Unattached	1.14
Pt. N.W. ¼ of Sec. 35	Aweres	Algoma	E. H. Barnes	5
Pt. N.E. ¼ of Sec. 35	“	“	“	4.9
Pt. of Lot 24, Con. 11	Patterson	Parry Sound	H. J. Ellis	4.7
Pt. South Pt. Lot 33, Con. 2	Muskoka	Muskoka	W. G. Gerhart	5
Pt. of Lot 35, Con. 3	“	“	“	3.25
North Pt. Lot 29, Con. 11	“	“	“	5
South Pt. Lot 29, Con. 11	“	“	“	5
Pt. of Lot 10, Con. 1	Broder	Sudbury	J. K. MacLennan	5
Pt. Lot 30, Con. 6	Cardiff	Haliburton	A. N. Wilson	5
Pt. West ½ Lot 11, Con. 6	Sheffield	Lennox and Addington	Unattached	8.5
Pt. of Lot 5, Con. 3	Bigwood	Sudbury	J. K. MacLennan	2.4
Location No. 65	Clearwater Lake	Rainy River	Unattached	1.29
Location No. 66	“	“	“	1.3
Location G. 2948	“	“	“	3.1
Lot 70	“	“	“	1.9
Lot 138, Part	“	“	“	1.24
Lot 138, Part	“	“	“	1.38
Lot 64	“	“	“	1.56
Location G. 2944	“	“	“	4.9
Lot 119	“	“	“	1.61
Lot 110	“	“	“	1.13
Lot 111	“	“	“	1.7
Lot 93	“	“	“	.08
Pt. of Lots 24 and 25, Con. 1	Mattawan	Nipissing	J. A. Fink	5
Pt. of Lot 25, Con. 1	“	“	“	5
Location P.P. 442	Shebandowan Lake	Thunder Bay	Unattached	1.06
Location P.P. 441	“	“	“	1.07
Location P.P. 118, Lower	“	“	“	1.48
Location P.P. 443, Middle	“	“	“	1.32
Lot 43, Trout Lake	Ware	“	S. H. Wilson	.96
Lot 47, Trout Lake	“	“	“	.7
Lot 46, Trout Lake	“	“	“	1.08
Part Lot 10, Con. 4	Dowling	Sudbury	J. K. MacLennan	4.8
Part Lot 23, Con. 5	Herschel	Hastings	David Fuller	2
Part Lot 22, Con. 16	Bonfield	Nipissing	W. J. Parsons	5.92
Pt. N.E. ¼ Lot 2, Con. 6	Parkinson	Algoma		.99
S.W. ¼ Lot 2, Con. 6	Grasett	“		1.08
Pt. Lot 18, Con. 1	Louth	Lincoln		(270 S. Ft.)
Pt. Lot 5, Con. 13	Hagarty	Renfrew		8
Pt. Location 463-P	Lake of the Woods			1.2
Pt. Lot 15, Con. 7	Gorham	Thunder Bay		5
Pt. Lot 11, Con. 4	Scadding	Sudbury		3
Pt. L.K. 331	Long Lake	Kenora		1.60
Parcels	Struthers	Sudbury		3.02
Part Lot 26, Con. 9	Hardy	Parry Sound		3.80
Part Location L.K. 371	Kenora	Kenora		2.20
Lot 1, being Pt. Lot 18, Con. 3	Cavendish	Peterborough		5
Lot 2, being Pt. Lot 18, Con. 3	“	“		2
Lot D. 653, Tutle Lake		Kenora		1.88
Location P.P. 647	Jacques & Fowler	Thunder Bay		3.40
Pt. Lot 7, Con. 4	Ferris	Nipissing		5
Location N.T. 80, West Shore	Otter Lake			5
P.P. Location 638	Two Island Lake	Thunder Bay		5.1
Pt. Broken Lot 1, Con. 5	Cherriman	Sudbury		4.85
Parcel No. 4	Maclennan	Sudbury		2.75
Location 38, Wahnapitae	“	“		2
Location P.P. 634	Fowler	Thunder Bay		3.6

Appendix No. 13—Continued

LAND ON MAINLAND SOLD UNDER SUMMER RESORT REGULATIONS—Continued

Part or Parcel	Township	District or County	Agent	No. of Acres
Location P.P. 264		Thunder Bay		2
Location L.K. 366	Granite Lake	Kenora		4.68
Location L.K. 367	“	“		4.42
R.B. 14	Mink Lake	Rainy River		.84
Location 39	Wahnapitae Lake	Sudbury		.17
Parcel No. 1 of T.P. 2831	Whitefish Bay	Kenora	Unattached	7
Location L.K. 369		“	“	4.70
Pt. West Pt. old Mining Location D. 12	Clearwater Bay	“	“	2.40
Location G. 2958 in Off Lake		Rainy River	“	3
Location L.K. 372, Granite Lake		Kenora	“	3.30
Location N.T. 84, Otter Lake		“	“	3
Location P. 653, Otter Lake		“	“	1.85
Location L.K. 371, Granite Lake		“	“	2.20
Location L.K. 320, Clearwater Lake		“	“	4.47
Part of Lots 24 and 25, Con. 1	Mattawan	Nipissing	J. A. Fink, Mattawa	5
Part of Lot 25, Con. 1	“	“	“	5
Location L.K. 376, Clearwater Bay		Kenora	Unattached	4.70
Location L.K. 377, End Trout Lake		“	“	4.72
S.E. Part Mining Location K. 57		“	“	.392
Location G. 2657, Kakagi Lake		“	“	4.80
Location L.K. 382, Trout Lake		“	“	4.40
Location L.K. 380, Granite Lake		“	“	2.37
Location L.K. 379, Granite Lake		“	“	4.70
Location P.P. 692, Tobio Isld.		Thunder Bay	“	1.4
				259.922

Appendix No. 14

PATENTS OFFICE (Lands Branch)

Statement of Patents, etc., issued from 1st of November, 1929, to 31st of October, 1930

Public Lands (Patents)	528
Free Grant Lands (Patents)	234
Pine Patents	20
Transfer (Crown)	22
Mining Lands (Patents)	386
Mining Rights (Patents)	5
Mining Leases	113
Crown Leases	35
License of Occupation	150
License of Occupation (Temagami Islands)	18
License of Occupation (Rondeau Park)	7
Temagami Island Leases	1
Water Power Leases	10
Algonquin Park Leases	9
Rondeau Park Leases	29
Bruce Beach Leases	4
Bruce Beach Renewal Leases	7
Total	1,578

Appendix No. 15

RECORDS BRANCH, 1929-30

Communications received:—	
From Crown Land Agents	8,854
From Crown Timber Agents	5,000
From Mining Recorders	2,391
From Homestead Inspectors	2,190
From Superintendent, Algonquin Park	524
From Superintendent, Quetico Park	192
From Superintendent, Rondeau Park	397
Orders-in-Council	126
Telegrams	272
All other sources	31,012
Total incoming (Minister's Office and Land Tax Branch not included)	50,858
Communications sent out:—	
To Crown Land and Timber Agents, Inspectors and Park Superintendents	19,000
To General Public	25,308
Re Statistics	2,000
Re Mill Licenses	5,600
Re Maps and Blue Prints	8,000
Summer Home Booklets	5,000
Total outgoing (Minister's Office and Land Tax Branch not included)	64,908
Files:—	
New files issued—General	3,400
New files issued—Accounts Chargeable	1,144
New files issued—Accounts Free	300

Appendix No. 15½

This Agreement made and entered into this 26th day of November, 1929.

Between:

His Majesty the King represented herein by the Minister of Lands and Forests for the Province of Ontario, hereinafter referred to as the Minister,

of the first part,

—and—

Howard Smith Paper Mills Limited hereinafter referred to as the Grantee,

of the second part.

Whereas the said Grantee has expended in the erection and equipment of pulp and paper plants at the Town of Cornwall, in the County of Stormont, in the Province of Ontario and in a site for the same approximately Five Million dollars ($5,000,000)—Four Million dollars ($4,000,000) of which has been expended since the year 1920.

And whereas the said Grantee is now operating said plants at the said Town of Cornwall.

And whereas the plants of the said Grantee at the said Town of Cornwall have a capacity of approximately

Bleached Sulphite Pulp, 20,000 tons per year.
Bleached Soda Pulp, 17,000 tons per year.
Chlorine and Caustic Soda, 3,500 tons per year.
Book, Bond, Litho, Writing, Bristol, Blotting, Cover, Offset, Stationery, Text, etc., 22,500 tons per year.

And whereas the said Grantee and the subsidiaries hereinafter mentioned employ throughout the year in their plants approximately 700 men.

And whereas the said Grantee through subsidiary companies is now operating pulp and paper plants at the Towns of Georgetown and Merritton in the Province of Ontario.

And whereas by advertisement duly published, the Honourable the Minister of Lands and Forests for Ontario, called for tenders to be received by him up to and including the 26th day of August, 1929, for the right to cut pulpwood and other classes of timber on an area in the District of Sudbury therein described, including the lands hereinafter referred to, subject to certain terms and conditions of sale.

And whereas on the 24th day of August, 1929, the Minister received from the Grantee a tender for the right to cut pulpwood timber on said area in and by which said tender it offered to pay for such pulpwood timber the prices hereinafter mentioned, subject to certain terms and conditions of sale.

And whereas with its tender aforesaid the Grantee did deposit with said Minister its marked cheque payable to the Honourable the Treasurer for the Province of Ontario for the sum of Fifty Thousand dollars ($50,000).

And whereas this agreement is entered into for the purpose of insuring the performance by the Grantee of the obligations contained in the said tender and acceptance thereof as hereinafter defined and of securing to the said Grantee the said supply of pulpwood timber for the purpose of the mills of the Grantee now established at the Town of Cornwall in the County of Stormont and the said mills of its subsidiary companies at Georgetown and Merritton.

And whereas in view of the matters above recited the Minister has deemed it wise and in the public interest to grant to the said Grantee the right to cut pulpwood as herein provided.

Now therefore this Agreement witnesseth that the Minister with the approval of the Lieutenant-Governor in Council, and subject to the terms and condition hereof, doth hereby grant to the company for a period of twenty-one years from the date hereof, the right to cut and remove all spruce, balsam, poplar and whitewood timber, in or upon the following area, that is to say:

All and singular those certain parcels or tracts of territory, situate, lying and being in the district of Sudbury, in the Province of Ontario, containing 965 square miles, more or less, and being more particularly described as follows:

Township of	Burrows	36	sq.	miles	more or	less
"	Kemp	35	"	"	"	"
"	Mond	36	"	"	"	"
"	Togo	36	"	"	"	"
"	Cabot	36	"	"	"	"
"	Kelvin	35	"	"	"	"
"	Natal	36	"	"	"	"
"	Brunswick	36	"	"	"	"
"	Connaught	36	"	"	"	"
"	Churchill	36	"	"	"	"
"	MacMurchy	36	"	"	"	"
"	Londonderry	36	"	"	"	"
"	Miramichi	36	"	"	"	"
"	Asquith	36	"	"	"	"
"	Fawcett	36	"	"	"	"
"	Sheard	36	"	"	"	"
"	Ogilvie	36	"	"	"	"
"	Amyot	36	"	"	"	"
"	Browning	36	"	"	"	"
"	Hodgetts	36	"	"	"	"
"	Unwin	36	"	"	"	"
"	Stull	35	"	"	"	"
"	Valin	36	"	"	"	"
"	Cotton	35	"	"	"	"

Part of the township of Stetham.

Being all that part of said township lying north of a line drawn west astronomically across said township from the three-mile post on the east boundary thereof, containing 19 square miles, more or less.

Part of the township of Mattagami.

Being all that part of said township lying south, east and west of Mattagami Lake, containing 25 square miles, more or less.

Part of the township of Garibaldi.

Being all that part of said township lying north of a line drawn east astronomically across said township from the three-mile post on the west boundary thereof, and that part of said township lying east of a line drawn from a point 5¼ miles east of the west boundary on said first mentioned line southwesterly to a point 4⅞ miles east from the southwest angle thereof, containing 21 square miles, more or less.

Part of the township of Leask.

Being all that part of said township lying north of a line drawn east astronomically across said township from the three-mile post on the west boundary thereof and east of a line drawn north astronomically from the three-mile post on the south boundary thereof to intersect the aforementioned line, containing 25 square miles, more or less.

Part of the township of Howey.

Being all that part of said township lying west of a line drawn north astronomically from the three-mile post on the south boundary thereof, containing 15 square miles, more or less.

1. The said Grantee shall, from time to time, increase the capacity of, and make such additions to, its said plants at Cornwall as in the opinion of the said Minister of Lands and Forests the circumstances may warrant.

2. The Grantee covenants that it and the said subsidiaries shall, from and after the date hereof, constantly employ at least 650 men in or about the operation of said plants at Cornwall, Georgetown and Merritton and shall directly and indirectly afford employment in their woods operations in the Province of Ontario for not less than six months in each year for an average of 250 men.

Provided that, if the Grantee through extended interruption to power or other causes not attributable to any default on its part, shall at any time or times be unable to give continuous employment to the number of men provided for in this clause, the Minister may, by order in writing under his hand, relieve the Grantee from time to time from its liability so to do. No such order shall in any way invalidate this clause or relieve the Grantee from liability thereunder, other than and to the extent specifically set forth in such written order.

3. The deposit of Fifty Thousand dollars ($50,000) made by the Grantee with its said tender shall be held by the Minister as security for due performance by the Grantee of its agreements herein contained and may be applied by the Minister and go in reduction of the first monies payable by the Grantee for bonuses hereunder, until in that way the Grantee has been given credit for the full sum of Fifty Thousand dollars ($50,000).

4. Except as provided in clause numbered 8 (*c*) hereof, the timber covered by this agreement is spruce, balsam, poplar and whitewood.

5. All pulpwood cut by the Grantee under this agreement shall be manufactured into a finished product in the mill or mills of the Grantee or its subsidiaries within the Province of Ontario, for such purposes as high grade bond, magazine, book and writing paper, or such other finished product as may be required by the Minister; and it is hereby specifically stipulated and agreed that such finished product shall not cover or include newsprint.

6. It is distinctly understood that the right is hereby reserved by the Crown to deal with the lands above described and the timber standing, growing or being thereon, for reforestation and other purposes as the Minister may see fit, and in particular, but not so as in any way to limit or restrict the generality of the foregoing, it is hereby specifically stipulated and agreed as follows:

(*a*) All types or classes of timber other than those mentioned in clause numbered 4 hereof are especially reserved to the Crown and may be sold or disposed of under such terms and conditions as are consistent with the Crown Timber Act.

(*b*) The Grantee shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown, without the special permission in writing of the Minister.

(*c*) The Crown reserves the right to sell such classes of timber referred to in clause numbered 4 hereof as, in the opinion of the Minister, may be too large for pulpwood purposes.

(*d*) The Crown reserves and excepts from the lands above described the right-of-way of any and all railways or travelled roads, islands, Indian reserves and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for, in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister of Lands and Forests, entitles the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the area allocated for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable.

(*e*) All water powers and privileges on the said area, together with the right of the Crown to raise, hold, lower or maintain the waters of the rivers, streams and lakes in said area at such height and in such condition as may be found necessary and expedient for the development of said water powers and privileges, are reserved to the Crown.

7. On or before the first day of September in each year, the Grantee shall apply to and obtain permission in writing from the Department of Lands and Forests for the portion or portions of said area on which cutting for the then coming season may take place and, at the end of each season's operations and not later than the first day of June in each and every year, shall file with the Minister a map indicating thereon the portion or portions of said area, if any, cut over during the preceding season, and the kinds and quantities of each class of timber taken therefrom.

8. (*a*) The Minister shall have the right, in and by the written permission provided for in the next preceding clause hereof, to fix a minimum diameter for all timber to be cut and to make any regulations and impose any restrictions and conditions in connection with the cutting of timber on such area, that he may think right and proper for the purpose of preserving young timber in the interests of reforestation or for any other purpose.

(*b*) The Minister shall also have the right to require the Grantee to leave any suitable seed trees that may from time to time be selected by him, and to conform to any other regulations in connection with the cutting of such timber he may deem proper.

(*c*) For the purpose of effecting a clean-up operation and providing for an efficient means of aiding nature in reforestation, and of gradually bringing the forest under a sustained yield basis, the Grantee, whenever so required by the Minister, shall cut in the manner directed by the Minister, any timber of any type not included in any timber license or concession other than that hereby granted, and shall pay therefor such rates of bonus and Crown dues as shall be fixed by the Minister after investigation is made and valuation determined by him.

9. Subject to the provisions of the next preceding clause hereof all merchantable timber of the classes mentioned in clause 4 hereof shall be cut

upon such portions of said area and in such manner as the Minister may from time to time direct.

10. To prevent injury or destruction by fire upon such area, the Grantee shall take such precautions and employ such means as the Minister may require, and shall pay an annual charge for fire protection of $3.20 per square mile and an annual ground rent of $2.50 per square mile, or such other rates or charges as may from time to time be fixed by the Lieutenant-Governor in Council.

11. Pulpwood taken out in four foot or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Pulpwood taken out in lengths above eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

12. It is distinctly understood that the Minister does not guarantee any quantity of wood on the said area and the only right conferred upon the Grantee hereby is the right to cut sufficient timber of the character hereinbefore described as may be on the said area to enable the said Grantee or its subsidiaries to operate these said plants continuously to their full capacities during said term of twenty-one years, and any extension or extensions thereof as are hereinafter provided for on such area, and subject to such further terms, conditions and regulations as to the cutting, measuring, removing and driving of the same, as may from time to time be imposed by the Lieutenant-Governor in Council, or by the Minister.

13. Proper sworn returns of the quantity of timber cut each season shall be made to the Government in conformity with the Crown Timber Regulations, and payment shall be made for timber not later than the first day of October in each year and the Government in addition to all the rights and powers herein contained shall have all the rights and powers in respect of enforcing such payment as are now provided in the case of timber cut under The Crown Timber Act. On all arrears of accounts due and payable on October 1st, interest at the rate of 6 per cent. per annum shall be charged up to the 31st of October of the same year, or for one month, and thereafter at the rate of one per cent. per month until paid.

14. The Minister shall have the right to inspect the timber operations carried on by the Grantee at any time he may deem it advisable, or in the public interests so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed, is being left or destroyed, he shall have the right to estimate the said timber and charge the same to the Grantee at the same rate of dues and bonus as if it had been actually removed.

15. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream, or other waters, which shall be or may be injurious to game or fish life.

16. All slash made about camps, dumps, along tote roads, railroads or any other points which constitute a serious fire menace shall be disposed of by and at the expense of the Grantee in accordance with The Forest Fires Prevention Act and amendments thereto, and regulations made thereunder.

17. The Grantee shall co-operate to the satisfaction of the Minister in the purchase of all bonafide settlers' pulpwood.

18. All bona fide accounts due for settlers' pulpwood purchased by the Grantee shall, subject to the rights of the Crown, constitute a first claim against the Grantee.

19. The Grantee shall pay to the Minister, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and

regulations as may be hereafter passed or enacted relating thereto, the following prices for said timber:

Spruce Pulpwood—per cord, Crown dues $1.40, bonus $0.75, making a total of $2.15.

Balsam Pulpwood—per cord, Crown dues $0.70, bonus $1.45, making a total of $2.15.

Poplar Pulpwood—per cord, Crown dues $0.40, bonus $0.30, making a total of $0.70.

Whitewood Pulpwood—per cord, Crown dues $0.40, bonus $0.30, making a total of $0.70.

20. It is distinctly understood that the Grantee obtains the right to cut the said timber only and has no right to the soil of said area or to the use thereof except as may be necessary for cutting and removing the said timber as aforesaid, subject to such terms, conditions and regulations as to the cutting, measuring, removing and driving of the same as may from time to time be imposed by the Lieutenant-Governor in Council.

21. All pulpwood cut on said area shall be used for the supply of and shall be manufactured at the said mills.

22. The cutting and removing of timber on said area or any part thereof shall not be deemed to have been completed until it has been examined by an officer of the Crown nor until such cutting and removing shall have been declared satisfactory by the Minister.

23. When one or more of the classes of pulpwood timber covered by this agreement are not required or are not being cut for and manufactured into the finished product by the Grantee or its subsidiaries, the Crown, to prevent deterioration and to provide for reforestation, may undertake to dispose of it or them in such a way and under such terms and conditions as the Minister may deem advisable. If and when any question of dispute arises as to whether such one or more classes of timber are not so required, or are not being so used, the Minister shall be the arbiter and his decision shall be final and conslusive.

24. The Grantee shall furnish the Department of Lands and Forests, when required so to do by the Minister, with types and samples of the product or products of the timber taken from said area.

25. The Grantee hereby covenants and agrees to and with the Minister to observe, perform, and keep all the covenants, agreements, provisions and conditions on its part herein contained.

26. The Grantee shall furnish a bond of an approved guarantee company in an amount satisfactory to the Minister to secure the performance of its obligations hereunder.

27. Failure to employ the men as hereinbefore set forth or to observe, perform and keep one or more of the covenants, agreements, provisions and conditions on its part herein contained shall subject to the provisions contained in paragraph 2, hereof, forfeit all the right of the Grantee hereunder, and shall cause the deposit hereinbefore mentioned to be forfeited to and become the absolute property of the Crown.

28. If upon the termination of said period of twenty-one years the Grantee shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension hereof for a further term of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister, and at the expiration of such period of ten years to a further extension of ten years upon such terms and conditions (including the prices to be paid for wood and

timber) as may then be fixed by the Minister. If at the expiration of the last of such extensions the Grantee shall have in all respects fully performed the terms and conditions hereinbefore set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects so that it shall then appear to the Minister desirable in the public interest to continue and maintain the operations of the said plants the Lieutenant-Governor in Council may grant to the Grantee a further extension or extensions of this agreement on such terms and conditions (including the prices to be paid for timber) as may then be fixed by the Lieutenant-Governor in Council.

29. The manufacturing conditions of The Crown Timber Act and amendments to the said The Crown Timber Act, and all other conditions, acts and regulations relating in any way to the cutting of the timber on Crown lands shall be applicable to the operations of the Grantee, and shall be binding upon the Grantee as fully and effectually as if they had been set forth herein. Provided always, that nothing contained in such conditions, acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the Grantee by virtue of this agreement.

30. The decision of the Minister as to the true intent and meaning of this agreement shall be final and binding upon the Grantee.

31. This agreement shall be binding upon and enure to the benefit of the Grantee and its assigns, but this agreement and the rights of the Grantee thereunder shall not be assigned without the consent of the Minister, and then subject to the payment of a transfer fee of $1.00 per square mile and to such terms and conditions as to him may be deemed fair and reasonable.

In witness whereof the parties hereto have executed these presents the day and year above written.

SIGNED, SEALED AND DELIVERED

HOWARD SMITH PAPER MILLS LTD.

J. L. PATENAUDE

H. CRABTREE,
President.

as to WM. FINLAYSON
J. B. THOMPSON

K. G. PENDOCK,
Secretary.
[SEAL]

W. FINLAYSON,
[SEAL]

REPORT

OF THE

MINISTER OF LANDS AND FORESTS

ONTARIO

1930

PART II — SURVEYS BRANCH

Appendix No. 16

REPORT OF SURVEYOR-GENERAL

The following surveys were carried out under instructions from this Department during the past year:—

PROVINCIAL BOUNDARIES

Ontario-Manitoba Boundary was completed and monumented from the 12th Base Line to the eastern end of Island Lake and a trial line of 30 miles north-easterly along the last stretch of said boundary was run by Ontario Land Surveyor J. W. Pierce, of Ottawa.

Ontario-Quebec Boundary was surveyed from the 140th mile point north of Lake Timiskaming for a distance of 68 miles, and 11 miles of the boundary retraced southerly from said starting point, by Ontario Land Surveyor Shirley King as the Ontario representative, and Quebec Land Surveyor J. M. Roy as the Quebec representative.

BASE LINES

The 7th Base Line was continued east through the district of Cochrane as far as Niven's Meridian Line of 1898 by Ontario Land Surveyors Beatty & Beatty of Pembroke.

Survey of Base Line extending east from the north-east angle of the township of Blount, in the district of Cochrane, to the Ontario-Quebec Boundary Line by Ontario Land Surveyor G. P. Angus of North Bay.

TOWNSHIP OUTLINES

9-Mile Township Outlines north of Canadian National Railway in the district of Cochrane by Ontario Land Surveyor H. W. Sutcliffe of New Liskeard.

9-Mile Township Outlines north of Canadian National Railway in the district of Cochrane by Ontario Land Surveyors Speight and vanNostrand of Toronto.

6-Mile Township Outlines south of Canadian Pacific Railway and west of Lake-of-the-Woods, in the district of Kenora, by Ontario Land Surveyors Phillips & Benner of Port Arthur.

6-Mile Township Outlines west of the Ottawa River, in district of Nipissing, by Ontario Land Surveyor R. W. Code of Windsor.

RE-SURVEYS

Retracing of part of Ontario Land Surveyor Niven's Meridian Line of 1898, in the district of Cochrane, by Ontario Land Surveyor E. L. Moore of North Bay.

LAKE AND RIVER TRAVERSES

Traverse of islands and main shore lines in the north part of Lake Superior, in the district of Thunder Bay, by Ontario Land Surveyor James S. Dobie of Thessalon.

Traverse of part of the Little Abitibi River, in the district of Cochrane, by Ontario Land Surveyor J. Lanning of Cochrane.

Township Subdivisions

Subdivision of the township of Joynt and the south part of the township of Langworthy, in the district of Thunder Bay, by Ontario Land Surveyor R. S. Kirkup of Fort William.

Road Surveys

Survey of constructed roads in the townships of Lorne, Louise, Shakespeare, McKinnon, Trill, Fairbank, Lumsden, Creighton, Snider and Broder, in the district of Sudbury, by Ontario Land Surveyor E. Stewart, of Collingwood.

Survey of constructed roads in the townships of Kirkwood, Bridgland, Rose, Plummer, Haughton, Galbraith, Aberdeen, Otter, Morin and McMahon, in the district of Algoma, by Ontario Land Surveyor C. E. Bush of Toronto.

Ground Control Surveys for Mapping Purposes

Traversing of certain roads and water routes in the districts of Nipissing and Parry Sound, and in Haliburton and Renfrew Counties, by J. T. Coltham, Ontario Land Surveyor of Parry Sound.

Traverse of roads and water routes in the territory west of Fort William, in the district of Thunder Bay, by Ontario Land Surveyor E. M. McQuarrie of Sault Ste. Marie.

Miscellaneous Surveys

Summer Resort Locations on Island and Patten Lakes in the townships of McMahon and Aberdeen, district of Algoma, by Ontario Land Surveyor T. J. Patten of Little Current.

The re-survey of certain township boundaries and mining claims, adjacent, and inspection of same in the district of Algoma, by Ontario Land Surveyor C. R. Kenny of Sault Ste. Marie.

Inspection of mining claim surveys in the district of Kenora (Patricia Portion), by Ontario Land Surveyor John Butterfield of Toronto.

Survey of additional park lots in Rondeau Provincial Park, by Ontario Land Surveyor John Butterfield of Toronto.

Municipal Surveys

Municipal Surveys performed under instructions and authority of the Lieutenant-Governor-in-Council were completed and confirmed as follows:—

1. Road Allowance in the township of Burford, in the County of Brant.
2. Road Allowance in the township of Cumberland, in the County of Russell.
3. Survey of Kipling Avenue, in the municipalities of New Toronto and the township of Etobicoke, in the County of York.
4. Road Allowance in the township of Toronto, south of Dundas Street, in the County of Peel.
5. Part of Mill Street, in the town of Port Hope, in the County of Durham.

6. Road Allowance in the Township of Saltfleet, in the County of Wentworth.
7. Survey of part of West Street, in the town of Simcoe, in the County of Norfolk.

MAPS

The following maps have been published during the year:—
Province of Ontario—35 miles to the inch—(20A.)
Thunder Bay—7.89 miles to the inch—(23A.)
Islands in Lake Timagami—60 chains to the inch—(24C.)

Extracts from the reports of the several surveyors employed during the year will be found in Appendices 21 to 29.

Appendix No. 17

Statement of Crown Surveys in progress during the twelve months ending October 31st, 1930

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount paid $ c.
1	Mar. 11, 1930	Speight & VanNostrand	Survey certain Township Outlines, District of Cochrane	7,020 00
2	Mar. 10, 1930	G. P. Angus	Survey of Township Outlines, District of Cochrane	5,000 00
3	Apr. 10, 1930	Beatty & Beatty	Survey of Base and Meridian Lines, District of Cochrane	12,560 00
4	Apr. 9, 1930	Phillips & Benner	Survey Township Outlines, District of Kenora	6,000 00
5	Apr. 17, 1930	J. Lanning	Traverse of Little Abitibi River, District of Cochrane	2,600 00
6	Jan. 30, 1930	J. W. Pierce	Boundary between Provinces of Ontario and Manitoba	3,000 00
7	Mar. 4, 1930	H. W. Sutcliffe	Survey of Township Outlines, District of Cochrane	6,600 00
8	Apr. 28, 1930	J. T. Coltham	Control Survey in Districts of Parry Sound, Nipissing, Haliburton and Renfrew County	5,120 00
9	Apr. 10, 1930	E. L. Moore	Retrace O.L.S. Niven's Meridian Line 1898, District of Cochrane	6,000 00
10	May 13, 1930	J. S. Dobie	Traverse Shore and Islands north part of Lake Superior, District of Thunder Bay	6,900 00
11	May 9, 1930	R. S. Kirkup	Survey Townships Joynt and Langworthy in District of Thunder Bay	4,100 00
12	May 9, 1930	W. F. B. Rubidge	Control Survey in District of Thunder Bay	1,500 00
13	May 26, 1930	Shirley King	Boundary between Provinces of Ontario and Quebec	7,250 00
14	May 30, 1930	E. Stewart	Survey certain roads, District of Sudbury	3,690 00
15	June 7, 1930	C. R. Kenny	Survey certain Mining Claims in Township 29, Ranges 22 and 23, District of Algoma	1,000 00
16	June 11, 1930	J. Butterfield	Inspection Survey work on Mining Claims, District of Kenora	1,300 00
17	May 12, 1930	C. E. Bush	Survey certain roads in District of Algoma	3,950 00
18	June 23, 1930	E. M. MacQuarrie	Control Survey in District of Thunder Bay	3,820 00
19	Apr. 30, 1930	R. W. Code	Township Outlines, District of Nipissing	2,680 00
20	Aug. 5, 1929	T. J. Patten	Summer Resort Locations of Shore of Island and Patten Lakes, Townships of McMahon and Aberdeen	1,100 00
				$91,190 00

Appendix No. 18

Statement of Crown Surveys completed and closed during twelve months ending October 31st, 1930

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount paid
				$ c.
1	April 9, 1929	H. W. Sutcliffe	Retrace certain Township Boundaries, Districts of Temiskaming and Cochrane	6,816 00
2	May 10, 1929	E. L. Cavana	Survey certain roads in District of Sudbury	2,837 43
3	Nov. 18, 1929	J. Butterfield	Survey certain lots, Rondeau Park, Township of Harwich	642 85
4	May 15, 1929	Elihu Stewart	Survey certain roads in Districts of Nipissing and Sudbury	3,915 70
5	Mar. 21, 1929	E. D. Bolton	Survey of westerly part of Inverhuron Townplot	1,229 65
6	April 9, 1929	Speight & VanNostrand	Survey of Meridian Line, District of Kenora	2,548 83
7	April 9, 1929	Phillips & Benner	Survey Base and Meridian Line in Patricia portion, District of Kenora	2,617 36
8	Mar. 23, 1929	Beatty & Beatty	Survey of Base Line, District of Cochrane	3,369 24
9	May 2, 1929	D. J. Gillon	Survey of Summer Resorts, One Sided Lake, District of Rainy River	639 36
10	April 9, 1929	E. L. Moore	Retrace certain Township Boundaries in Districts of Sudbury and Temiskaming	2,500 00
11	May 22, 1929	T. J. Patten	Survey of roads in District of Sudbury and Manitoulin	1,027 26
12	May 1, 1929	R. S. Kirkup	Survey certain roads in District of Kenora	3,196 89
13	May 1, 1929	J. S. Dobie	Traverse of Albany River from Opichouan River to James Bay, Districts of Thunder Bay and Cochrane	2,066 80
14	May 15, 1929	E. W. Neeland	Retrace certain lines in Townships of Munro, McCool and Beatty in the District of Cochrane	926 00
15	May 15, 1929	C. E. Bush	Survey roads in District of Algoma	1,104 86
16	April 9, 1929	J. R. Gill	Retrace township boundaries in the District of Sudbury	3,628 14
17	April 7, 1930	J. Butterfield	Survey additional lots, Rondeau Provincial Park, Township of Harwich	1,396 30
18	April 26, 1929	J. W. Pierce	Survey Boundary between Provinces of Manitoba and Ontario	679 56
19	May 28, 1929	A. McMeekin	Survey of certain roads in District of Kenora	1,104 10
20	May 31, 1929	A. Matheson	Survey of certain roads in the District of Temiskaming	1,320 45
21	April 9, 1929	C. R. Kenny	Traverse of certain lakes and rivers north of Lake St. Joseph, District of Kenora (Patricia Portion)	1,668 50
22	May 2, 1930	R. F. Dynes	Survey of addition to Townsite at Hudson, District of Kenora	295 02
23	Aug. 16, 1930	C. R. Kenny	Survey Broken Lot 2, Con. 2, Bigwood, District of Nipissing, etc.	376 32
24	May 1, 1929	D. J. Gillon	Survey of certain roads in District of Rainy River	1,297 06
25	Sept. 8, 1930	C. E. Fitton	Subdivide Islands No. 9 and 25 in Buck Lake, Township of Bedford	592 03
26	May 6, 1930	P. Payette & Co.	Surveyors' metal posts	3,400 00
27	Jan. 11, 1930	E. M. MacQuarrie	Inspection of Pine Island lots	39 35
28	Oct. 2, 1930	W. T. McPhee	Travelling expenses	20 00
29	May 4, 1929	C. E. Fitton	Summer Resorts on Timagami Lake Islands, District of Nipissing	1,592 61
30		Bank of Montreal	Cost of wiring cheque	1 88
31	Nov. 6, 1930	J. W. Evans	Taking levels, Salmon River, Tyendinaga Township, County of Hastings	20 00
				$52,869 55

Appendix No. 19

Statement of Municipal Surveys for which instructions issued during the twelve months ending October 31st, 1930

No.	Surveyor	No.	Date of Instructions	Description of Survey
1	N. B. MacRostie......	776	Mar. 29, 1930	That part of original road allowance between Concessions 7 and 8, across Lots 14, 15 and 16, in the Township of Lochiel.
2	Robert B. Erwin......	777	Apr. 25, 1930	Define the boundaries of West Street between Talbot Street and Queen Street, in the Town of Simcoe, in the County of Norfolk.
3	A. W. Gray...........	778	June 20, 1930	To establish the line of the 6th Concession, in the Township of Hinchinbrooke, as laid out in the original survey between Lots 18 and 23 inclusive.
4	S. B. Code............	779	July 24, 1930	To survey the original side road allowance between Lots 25 and 26 in the 11th Concession of the Township of Huntley, in the County of Carlton.
5	F. N. Rutherford......	780	Sept. 2, 1930	The limits of the original road allowance between Concessions 9 and 10 across Lots 14 and 15, in the Township of Pelham, County of Welland.
6	Speight & VanNostrand	781	Sept. 26, 1930	To survey the road allowance between Lots 20 and 21 from the shore of Lake Ontario to the 2nd Concession in the Township of Saltfleet, in the County of Wentworth.

Appendix No. 20

Statement of Municipal Surveys confirmed during the twelve months ending October 31st, 1930

No.	Surveyor	No.	Date of Instructions	Description of Survey	Date of Confirmation
1	Roger M. Lee..	745	Aug. 25, 1925	Road alowance between the 6th and 7th Concessions of the Township of Burford, across Lots 13 to 18 inclusive........................	Jan. 6, 1930
2	T. H. Wiggins..	767	Dec 18, 1928	Concession road allowance between the 10th and 11th Concessions in front of Lots 12 to 28 inclusive in the Township of Cumberland, County of Russell........................	Aug. 1, 1930
3	Speight & Van-Nostrand....	772	May 7, 1929	Kipling Avenue between the Lake Shore Road and Queen Street, in the municipalities of New Toronto and the Township of Etobicoke, otherwise known as the original road allowance. if any, between Lots 5 and 6, Concession 1, of the south part of the Township and the road allowance on the west and in front of the first meridional concession of said Township, across Lots 6 to 9 inclusive...	Nov. 29, 1929
4	W. F. B. Rubidge........	773	July 2, 1929	Establish the boundaries of the original road allowance between Lots 30 and 31 in the 2nd Concession south of Dundas Street in the Township of Toronto, and County of Peel.......	Jan. 21, 1930
5	Camp. T. Smith	774	July 31, 1929	Boundaries of Cavan Street and that part of Mill Street lying between Walton Street and Ontario Street, in the Town of Port Hope.........	Dec. 11, 1929
6	MacKay & MacKay....	775	Aug. 6, 1929	Original road allowance between Lots 14 and 15 across the Broken Front and Concessions 1, 2 and 3, in the Township of Saltfleet.............	Dec. 9, 1929
7	Robt. B. Erwin	777	April 25, 1930	Define boundaries of West Street between Talbot Street and Queen Street in the Town of Simcoe, in the County of Norfolk................	Oct. 31, 1930

Appendix No. 21

Extract from the field notes of the Survey of Base Line, District of Cochrane, by G. P. Angus, O.L.S., 1930.

I left Cochrane with party and supplies on May 16th *via* Temiskaming and Northern Ontario Railway to the Sucker Creek, and up the Sucker Creek to the north boundary of the Township of Blount, and along the north boundary of said township to the north-easterly angle thereof where I commenced line cutting on the 21st of May. Line was run east astronomically on nine mile chords of latitude for sixty-one miles and forty-four chains and sixty-six links to the intersection of the Quebec boundary. From here I moved up the Patten River and along the north boundary of the Township of Adair to the north-easterly angle of the Township of Abbotsford, and ran a line north astronomically for eight miles and seventy-six chains and fifty-three links to intersect the line previously run at mileage fifty-four plus thirteen chains and seventy-eight links, which completed the season's work.

Wooden posts, principally spruce of at least six inches square, were planted at each mile with the mileage marked, and either mounded with rocks or standard pits and mounds erected, and at each third mile except at the 9th, 18th, 27th, 36th, 45th, and 54th mile, the standard iron post was planted and marked with the mileage and pits and mounds erected.

Frequent observations were taken and are shown in the field notes.

GENERAL FEATURES

On the base line at mileage sixteen a range of hills forty to fifty feet high was crossed, and at mileage twenty-two, three gullies about forty feet deep were crossed, and from mile fifty-four to fifty-six the country is hilly, but for the most part the country is rolling, interspersed with spruce flats.

SOIL

From mile twenty-four to mile twenty-six the land is stony, but the greater part is good clay land and in the spruce flats the clay is covered with a deep layer of moss.

TIMBER

From mileage twenty-three and a half to mileage thirty-nine and a half the country has been burnt over some years ago and is now grown up with spruce, jack pine and poplar up to three inches in diameter, except for the lower lands which are green spruce flats of commercial timber. The balance of the base line, fire has not touched, and is covered with spruce, balsam, poplar, birch and jack pine and is commercial timber.

The country along the line between the townships of Clive and Singer is green spruce with scattered poplar and jack pine interspersed with open muskeg.

ROCK

On the base line rock outcroppings were encountered at one-half mile from starting and at mileage nine, sixteen, twenty-five and a half and from fifty-four to fifty-six, but no economic minerals were identified.

WATER POWERS

No water powers were encountered on this survey.

FISH AND GAME

Moose were plentiful especially along the Patten River. Partridge and rabbits were not very numerous, and the lakes are well stocked with pike and pickerel.

Accompanying this report are the plan, timber plan and field notes.

Appendix No. 22

Extracts from the report and field notes of the retracing of certain Township Boundaries in the Districts of Sudbury and Temiskaming, by E. L. Moore, O.L.S., 1929.

This survey consisted of retracing the line between the following townships, namely: Beaumont and Beresford, McNamara and Cotton, Leask and Valin, Unwin and Stull, Browning and Dufferin, Ogilvie and North Williams, Fawcett and Leonard, MacMurchy and Tyrrell, Natal and Knight, Mond and Raymond, Halliday and Midlothian, Hutt and Montrose, Zavitz and Hincks, Geikie and Cleaver, Douglas and Fallon which was surveyed originally as one straight line by Ontario Land Surveyor A. Niven in 1898.

The survey consisted of opening out the original line, checking the alignment and measurements, and renewing such of the original posts as could be located. Hence the line was well opened out from post to post and cut particularly wide at and for some distance from the shores of all lakes, and at the tops of all prominent hills for the benefit of those engaged in aerial surveys. The trees along the line were blazed in the usual manner. New posts of the most durable wood obtainable, and not less than six inches square, were planted at all points where the original post or bearing tree could be found, and this applies to every point marked in the original survey with one exception, and that is the point where a post was planted on the shore of Burwash Lake in lieu of the 30 mile post, which point is now under water as the lake has been raised. Where possible a substantial mound of stones was built around each post, and where stones were not available standard pits were dug. At each post two or more trees, where such were in the vicinity, were blazed conspicuously, facing the post and marked with the letters "B.T." indicating "Bearing Tree." The distance in chains and the astronomic bearing from the post to such blaze was noted and recorded in my field notes. All marking was done by carving deeply in the wood with a scribe or knife. Each post was marked as the original that it renewed but in "Arabic," whereas the originals were marked in "Roman." Where a mile post marked also a township corner the names of the respective townships were carved thereon.

Two steel tapes, five chains and two hundred feet in length respectively, were used on this work, after having first been compared with a standard tape. Where the ground was not level, slope measurements were taken and a clinometer was used to measure the degree of inclination from which the horizontal measurements were deduced. In many places, however, the hills were so high and steep that I did not consider a hand clinometer sufficiently accurate and in such cases the transit was used instead. Knowing the difficulty of obtaining accurate measurements in such a rough country, I personally took charge of the chaining. The distances across lakes that could not be chained, were triangulated in the prescribed manner. During the first few miles of the survey, the transit work was carried on by means of running a straight line as near the original line as possible, making deflections wherever it was found necessary, but later I found that the line could be run straight from one post to the next, and when deflections were made they were made only at the posts. Very often several miles could be run without making a deflection. All angles of deflection were measured by means of perpendicular offsets.

It is rather remarkable to note that the greatest difference I made with the original survey in the bearing of the line is a little over three minutes, and the total difference in distance over the whole ninety miles is only eight feet.

The country through which this survey passes is situated wholly in the Timagami Forest Reserve, and it is well adapted for this purpose as there is no land suitable for agricultural purposes. The soil is generally a light sand overlying gravel or bed rock. The southerly twenty-four miles of the line passes through a very rough country, almost mountainous in places, with many rock outcroppings and large boulders. From the forty-second to the forty-eighth mile posts the country is chiefly very wet, spruce swamps with an occasional low sand ridge. Continuing on to about the 75th mile the country is fairly level or rolling, while north of this to the 99th mile the country is again very hilly. From the 99th mile to the end of the work the line passes through a fairly level tract, though high hills could be seen at no great distance from the line.

Red and white pine was seen in spots as far north as the 98th mile post. There is a particularly good stand of this timber south of East Shining Tree Lake in the 55th and 56th mile. Jack pine and spruce are the predominant timbers throughout. The jack pine being particularly good in the vicinity of the Wanapitei River in the Townships of Unwin and Stull. Large yellow birch and hard maple are plentiful between the 31st and 37th mile.

White birch, balsam and cedar grow in varying quantities throughout. The tamarac which grew plentifully in this country was all killed by some blight about a year after the original survey was made, and much of it is still standing while young tamarac is fast growing up to take its place.

There are many lakes in the vicinity of the line, some of them being very picturesque. The outlets of Burwash and Welcome Lakes have been dammed for lumbering purposes, hence there is more or less drowned land along their shores.

Fish are plentiful in all the waters of any size, the chief varieties being pike and pickerel. Bass and lake trout were caught in Burwash Lake and speckled trout in the Night Hawk River.

The chief game in this country is moose. There is also an occasional red deer. Bears are numerous in some parts as are also wolves. Beaver were plentiful a few years ago, but they have been almost exterminated.

The geological formation, in a general way, is as follows: Huronian rock occurs between the 18th and 22nd miles, between the 31st and 54th miles, and between the 70th and 78th miles. This usually consists of quartzite, conglomerate and diabase. The balance of the line is in Pre-Huronian formation consisting of granite-gneiss and schists.

No water-powers of any importance were seen and no economic minerals were discovered.

Appendix No. 23

Extract from field notes of retracement survey of Niven's Meridian Line between Original Districts of Nipissing and Algoma, from Mile 108 to Mile 198, now in the Districts of Temiskaming and Cochrane, by H. W. Sutcliffe, O.L.S., 1929.

TIMBER

A considerable portion of the area traversed by this line has been occupied by people for either mining or agricultural purposes. Most of the area south of the Porcupine Branch of the Temiskaming and Northern Ontario Railway has been staked as mining claims at sometime, though much of it has since been abandoned. During the time of these activities, large areas were over-run by fire. Those areas are now covered with young timber growth, a large percentage of which is poplar. In the vicinity of and north of the above mentioned railway line through Hoyle and Matheson Townships, farm lots are being timbered, and close to the railway a small amount of cultivating is being done. From the north-west corner of Matheson Township to the north-west corner of Hanna Township, the timber is in its original state. It is of commercial grade, but typical of that area in that a large percentage of it is best suited for pulp. From Hanna to within about a mile of the Abitibi River, the land has been taken up for settlement, and practically all the timber has disappeared. North of the Abitibi, the whole area is timber covered, though some of it is young growth, of which a fair percentage is spruce.

SOIL

With the exception of some rock areas in the Townships of Langmuir, Eldorado, Carmen, Shaw and Whitney, the soil is clay and well suited for agriculture.

ROCK FORMATION

The only rock areas encountered are included within the so-called Porcupine mining area, for which there are geological maps issued by the Department of Mines.

ANIMAL LIFE

The coming of civilization has largely meant the outgoing of wild animal life. This area is no longer a game country. Some of the streams have fish, but not good enough for commercial purposes. There are a few very good trout streams which provide recreation for enthusiastic fishermen. The Frederickhouse River is said to have sturgeon, but the water is very muddy, and I doubt if fish are there in commercial quantity.

GENERAL

It would be unfair not to say something about the first survey made by Mr. Alex. Niven. A comparison will show that the former errors in chainage and bearings were very small, particularly having regard to the circumstances under which surveys had to be made in those days. In 90 miles we differ only 4 links for chainage. I find him to be 60.93 links too far east for departure.

Appendix No. 24

Report of resurvey of Township Boundaries, District of Sudbury, by J. R. Gill, O.L.S., 1929.

The party left Sudbury *via* Canadian National Railways on June 10th and detrained at mileage 21 west of Capreol. The work was started from the northerly limit of the boundary between the townships of Creelman and Roberts. After a little difficulty the post at this point was located and the boundary retraced to the south.

Work was continued southerly, retracing the meridian line as run by O.L.S. Proudfoot in 1888, and along the township boundaries to about midway on the boundary between the townships of Blezard and Rayside.

About the end of July the party moved to the southerly end of the work, going *via* Canadian National Railways to Burwash and thence by canoe to Long Lake. The boundary between Humboldt Township and the townships of Kilpatrick and Travers was re-run and a meridian run north to tie to the south-westerly angle of Tilton Township.

I was unable to find any evidence of the survey between townships 67 and 68 or between 59 and 60 in order to make the tie called for in the instructions. A great deal of time was spent endeavouring to get this line but no evidence was found.

The work was then continued northerly to connect with that done earlier in the season on the boundary between Blezard and Rayside.

On a great part of the work there was little or no evidence of line, and it often required a considerable time to locate evidence of a post. In some cases posts located were three miles apart.

The timber plan accompanying these returns is of little value, as commercial timber is practically non-existent. For the most part the country has been burned over once and in some cases many times. This has destroyed nearly all the evidence of the original survey. Also considerable of the land is completely cleared, being under cultivation.

It seems unnecessary to touch on the geology in this report as the whole area has been covered by geological parties at one time or another.

All original posts found in poor condition were replaced, and if in good condition a stone cairn was added. Iron posts were planted where called for, and rock posts put in at prominent points on the line.

Appendix No. 25

Extract from report of the resurvey of Certain Lines in the townships of Beatty, Munro and McCool, District of Cochrane, by E. W. Neelands, O.L.S., 1929.

Line Work, Including Chainage

By using two first-class brush hook men with Swedish steel hooks, and a general utility man who used the clinometer and pulled a 4-chain chain while the writer ran trial line and acted as rear chainman, the work was speeded up, as the preliminary chainage was always up with the instrument and posts quickly relocated and proper line re-established before the regular chainmen started work. The general utility man then took the front end of a 200-foot tape with one of the chainmen, while I re-ran the line and the other two chainmen used a 2 chain tape. In this manner from 4 to 5 miles of trial and final lines were frequently run in a day.

Until the chainmen became proficient with the clinometer, some lines were double chained twice and one or two miles thrice, but in most instances in addition to my preliminary chaining, the difference between the two chains was seldom more than ½ link and frequently 2/10 link.

Four rock posts were established during the survey as shown on accompanying notes, and the geodetic survey triangulation point Lot 6, Concession V, Munro, tied in.

INSTRUMENT WORK

Two 5-inch Cook instruments were carried on the work, the one used being kept in first-class adjustment. In many cases each mile point could be sighted from an intermediate point and in some instances the pickets were visible for a much greater distance.

Intersection or deflection angles were in most cases read after the line between posts had been established, and in several instances were from post to post.

POSTS, PITS AND MOUNDS

Great difficulty was experienced in finding timber sufficiently large or sound enough for 6-inch posts, and many had to be carried great distances. A timber scribe was used for marking posts.

The regulation pits and mounds were constructed as per instructions and wherever possible stone mounds were used, even if stones had to be carried a considerable distance.

OBSERVATIONS

Due to good visibility and long sights the seven observations taken, pretty well controlled the whole situation. I did not use a sidereal watch, preferring for accuracy sake a very reliable standard time-piece and reduced to sidereal time on the ground.

My observation on Lots 6 and 7, Concession 4 and 5, Munro, checked to the minute with one made two miles farther north in 1926.

GEOLOGY

The presence of serpentine, porphyry and diabase south of Painkiller Lake and a diabase outcrop on Lot 11, Concessions 5 and 6, near an old shaft was all of importance noted along or near the line between Concessions 5 and 6. A large body of porphyry also crosses the line between the north halves of Lots 3 and 4, Concession 3, Beatty, and in the opinion of the writer is the westerly continuation of a very important geological condition that follows the low lying land, roughly along the creek in Concessions 2 and 3, Munro to Dead Man's Mountain, Lot 8, Concession 2, of the same township. Very little work has been done on account of the depth of overburden, but large bodies of porphyry such as this in contact with greenstone and cut at intervals by diabase should not be overlooked.

The copper zinc of the Potter Doal and Galena farther east occurs in basalt in contact with diabase among high gabbro hills and never impressed the writer, although it may yet be important.

I did not see anything out of the ordinary in McCool save an outcrop of porphyry on Lot 2, Concessions 2 and 3, and some serpentine north of Fades camp, Lots 10 and 11, Concession 4, neither of which in my opinion are of importance.

LUMBER

On account of almost entire absence of any green mature timber and no recent burnt areas seen since the young growth started after the fire of 1916, it is difficult to make a proper timber plan. Consequently I have only shown hatched in green the all sand areas on which jack pine occurs in greater or less quantities but which, nevertheless, is ideally suited for the growth of this particular and useful timber.

I travelled the western portion of McCool and all of Munro pretty thoroughly, but am not sufficiently familiar with the western part of Beatty or the eastern part of McCool to give accurate information re timber.

SOIL

A large portion of the township of Beatty, as settled, is suitable for farming. The area close to and drained by the various branches of Shallow River both in Beatty and Munro is also good. The remaining portion of Munro except approximately two miles of sand plains along the east side is either rough and rocky or too much of a muskeg nature to be of any immediate agricultural value.

The sand plains, however, which extend into and form about half of McCool produce tons of blueberries and could quite easily support a canning factory.

GAME AND FISH

The string of springs on either side of the sand plains and the source of some of the tributaries of Shallow River to the west and Ghost River to the east, provide the proper condition for speckled trout of which there are many.

A few partridge were seen, a few bear, also observed during the strawberry season in Munro as well as a few moose in the same township. Deer, moose and bear tracks were seen in McCool. A few beaver have still outwitted the trapper in Munro Township.

Appendix 26

Report of survey of Traverse of Dog Hole, Crow River, Otoskwin River, Lake St. Joseph, District of Kenora (Patricia Portion), by C. R. Kenny, O.L.S., 1929.

Following your instructions dated April 9th, 1929, to continue the meridian line run north astronomically by O.L.S. Phillips and Benner in 1923, in west longitude 90 degrees and 12 minutes, which point is at the southerly shore of the Albany River, and also make a control traverse from the northerly extremity of this meridian line down the Otoskwin River to the mouth of the Spruce River, and from this point traverse certain waters as were followed by O.L.S. Proudfoot in the year 1927, to the north-westerly angle of the Osnaburg Indian Reserve No. 63A, which point is at the southerly shore of Lake St. Joseph, I commenced the survey of the meridian line on June 3rd, 1929, and after reaching a point within two and a half miles of the Crow River, the outfit was moved back to the north-west angle of the Osnaburg Indian Reserve No. 63A, to commence the control traverse survey. The control work was carried to a point on the Crow River where it would intersect with the meridian line. The line survey was then continued to its northerly extremity, the south shore of the Otoskwin River. From this point the traverse survey was again resumed and completed on August 30th, 1929.

Meridian line

The first seven miles of line run across water, islands and peninsulas in the Albany River expansion, and in another three and a half miles intersects the north limit of the Osnaburg Indian Reserve No. 63B. The timber along this portion of the line and in the near vicinity of the Albany River consists chiefly of young growth birch, poplar and spruce, the latter being large enough for pulpwood.

About a mile north of the northerly shore of the Albany River the country carries a much better stand of spruce, all of which is merchantable.

The country in the vicinity of the Albany River is rolling sandy soil with boulders. For a few miles about the Indian Reserve boundary the land is quite level, with deep moss covering a sandy soil.

From the north limit of the Indian Reserve along the line for a distance of twelve miles, the country is generally level. The character of the soil being sand with boulders overburdened with deep moss and carrying an excellent stand of spruce suitable for pulpwood.

Continuing along the line from about Mile 145 to the Otoskwin River, the country is generally rolling, interspersed occasionally by muskeg. The timber on the higher land in this section consists of spruce, jack pine, birch, poplar and balsam. The jack pine and spruce being large enough for commercial use.

At Mile 123 will be found a small showing of granite rock formation and the same formation exists in places along the westerly shore of Jean Lake.

Greenstone rock formation makes its first appearance at about Mile 137, and does not show up again until near the north shore of Donna Lake, this point being about the southerly limit of the Pickle-Crow mining area. Very few outcroppings of greenstone rock formation were noted on the line running through the above mining area for a distance of 6 miles, on account of the country being heavily overburdened with sand and carrying a good stand of timber, such as spruce and jack pine.

Between Mile 149 and Mile 150, the line crosses a small rock ridge of diabase formation. Its highest point of elevation, above the level of the muskeg around it, being approximately 25 feet.

At Mile 154 is the foot of a ridge which rises for a few hundred feet above the level of the surrounding country, and extends in an easterly and westerly direction for a considerable distance from the line. Its width is about one mile and a half. This ridge is of granite rock formation heavily overburdened with sandy soil and large granite rock boulders. The timber is chiefly spruce, jack pine, birch and poplar. The spruce and jack pine are large enough for commercial use.

CONTROL TRAVERSE SURVEY

Lake St. Joseph

The part of Lake St. Joseph (Ele. 1218) surveyed under these instructions is navigable for large boats and launches. The water of the lake is clear and deep and the bays generally free from muddy bottom.

The country in the vicinity of the lake on the westerly shore is of sandy soil with occasional outcroppings of rock. The timber about the lake consists chiefly of young growth poplar and birch, interspersed with quantities of spruce, suitable for pulpwood.

Along the easterly shore the banks are from three to ten feet in height with outcroppings of greenstone rock formation. The timber is young growth poplar, birch, spruce and balsam.

At the northerly end of this portion of Lake St. Joseph there is a portage about 60 chains in length, and following a north-westerly direction to Dog Hole Lake.

DOG HOLE LAKE

Dog Hole Lake (Ele. 1225) has an approximate water area of 2,500 acres and contains many islands of varying sizes. It is shallow, with muddy bottom, and in low water period would be difficult to navigate in many places with canoes.

The timber about the lake shore is chiefly young growth spruce, poplar and balsam, the spruce being of sufficient size for pulpwood.

At the north-westerly side of the Lake will be found a small river about 60 chains in length and flowing in a south-easterly direction and connects these waters with Annimwash Lake.

ANNIMWASH LAKE

Annimwash Lake (Ele. 1231) lies in a south-westerly direction for a distance of about four and a half miles from its outlet, and together with this has a narrow body of water reaching in a north-easterly direction for one and a half miles from its outlet. Its width would average three-quarters of a mile.

The lake in general is deep and can be navigated by small boats and launches. There are some shallow rock places and muddy bays.

The shores are from three to ten feet in height and made up of sandy soil and scattered rock exposures.

The timber nearby the lake consists principally of young growth spruce, poplar and balsam. The spruce is of merchantable value.

At the west shore of Annimwash Lake will be found a small stream about 2 miles in length and flowing in an almost due east course, draining the water from Kasagiminnis Lake. This river is shallow with muddy and boulder bottom and has a sluggish current. The banks are low and marshy with scattered outcroppings of granite rock formation. The timber is chiefly young growth spruce and poplar.

Kasagiminnis Lake

Kasagiminnis Lake (Ele. 1235) is made up of four arms of water. From a point at about the head of its outlet to Annimwash Lake, three of the arms extend in a northerly direction and one in a south-westerly direction. The lake bottom is generally shallow, consisting of mud and boulders. The character of the soil about the lake is sand with rock outcrops and the banks are from three to five feet in height, timbered chiefly with young growth spruce and poplar. The spruce of pulpwood size. At the north end of one of the north-westerly arms of Kasagiminnis Lake is the mouth of a small river flowing from Little Ochig Lake in a south-westerly direction. The river is two miles in length and averages one and a half chains in width. The bed of the stream is made up of mud and boulders and the flow is moderate. The banks are usually low and marshy and the timber along the shore mostly destroyed by fire.

Little Ochig Lake and Ochig Lake

Little Ochig Lake (Ele. 1243) lies in a northerly direction for about two miles from its outlet to Kasagiminnis Lake, and its width averages about half a mile. It is shallow with mud bottom throughout its entire area, and is difficult to navigate with loaded canoes.

Above Little Ochig Lake is Ochig Lake (Ele. 1250), connected by a small stream about fifteen chains in length and two chains in width. Ochig Lake, from its outlet lies in a north-easterly direction for about three and a half miles and the widest of this section is one and three quarter miles. At the north-easterly end of this first section of the Lake is a narrows having a length of ten chains and a width of fifteen chains. From the narrows the lake continues in a westerly direction for about three miles and has a width of about three quarters of a mile.

Ochig Lake in general is not deep, there being many shallow places of mud and boulders.

In the vicinity of Little Ochig and Ochig Lakes the soil is sandy with granite rock outcroppings along the shores. The timber is second growth spruce, poplar, and birch. The spruce being of merchantable size.

The lakes and streams heretofore described flow in a southerly direction and empty into a river at the south end of Dog Hole Lake. From this point these waters run in a south-westerly direction and reach Lake St. Joseph in a distance of about 6 miles.

Mud Lake

At the north shore of Ochig Lake a portage of 50 chains in length is necessary to reach Mud Lake (Ele. 1263). This lake from the portage, which is near its south-west end, lies in a north-easterly direction for one and a half miles and has a width of about half a mile.

The shores are low and marshy with an occasional showing of granite rock formation. It has mud bottom, is shallow throughout its entire area, and difficult to navigate with loaded canoes.

Wimbabika Lake

North-westerly from Mud Lake a portage one and a quarter miles in length is made to reach Wimbabika Lake. About midway on the portage is the height of land which divides the waters flowing southerly to Lake St. Joseph from the waters flowing to the Crow (Kawinogans) River.

Wimbabika Lake (Ele. 1186) which drains to the Crow River *via* Pickle Lake, consists of two arms, the north-easterly arm which is the main waters and the south-westerly arm which extends within half a mile of Kapkichegimaga Lake where there is a portage.

The country in the vicinity of Wimbabika Lake is rolling, and timbered with young growth, spruce, poplar, jack pine and balsam. The spruce and jack pine are in fair quantities and of commercial size. The soil consists of rock heavily overburdened with sand.

Kapkichegimaga Lake

Kapkichegimaga Lake (Ele. 1173) is one of the many headwater lakes of the Crow River. From the portage, which is about two miles from the southerly end of the lake, it lies in a north-easterly direction a distance of six and a half miles, at which point is the head of the Crow River.

The water of the lake is generally deep and clear, except for a portion of a mile or two in length which is at the north-easterly end and which is shallow with muddy bottom.

The shores are from three to twenty feet in height and are made up of sandy soil and rock. The timber about the lake is chiefly young growth poplar, spruce and balsam, and sandy ridges carrying jack pine timber. On the westerly side of the lake considerable brule was noted.

Crow River (Ele. 1173) at head

From Kapkichegimaga Lake the Crow River follows a north-easterly course for a distance of about thirty miles and from this point it takes on a more lake-like appearance, varying in width of from ten to sixty chains and of uniform depth. This expansion is Badesdawaga Lake.

From its head to Badesdawaga Lake the bed of the river is composed of sand and gravel, with numerous boulders and rock occurring at falls and rapids.

The fall of the river to the head of Badesdawaga Lake is eighty-two feet, taken up in rapids and falls and moderate current.

From the head of the river for a distance of about ten miles down stream, the river banks are from three to twenty feet in height, consisting of clay and sandy soil, timbered with young growth spruce, birch and poplar. The country in this vicinity appears to be rolling, with scattered areas of sand ridges carrying a fair stand of jack pine suitable for commercial use. The remaining portion of the river traverses through sand and clay banks of from three to five feet in height. The timber is chiefly spruce to pulpwood size.

Along the northerly shore of Badesdawaga Lake the country appears to have considerable spruce timber, interspersed with young growth birch and poplar. On the south shore the timber has been burned and since has grown up with small poplar and brush.

Otoskwin River

The survey of the Otoskwin River was started at the northerly extremity of the meridian line surveyed by me, and from this point the stream flows in a south-westerly direction for a distance of about 25 miles, where it empties into Badesdawaga Lake.

Its total fall in this distance is 47 feet, taken up in several falls and rapids and a moderate current. The river traverses through banks of sand and clay soil, which are usually low and brushy.

The country in the vicinity of the river appears to be fairly well timbered with spruce of commercial size, interspersed with poplar, birch and balsam.

On account of the small water shed areas of these parts of the Crow and Otoskwin Rivers, it seems improbable that water power development would be of economic value, although the flow of either of the rivers could be readily controlled at or near the outlets of the lakes using moderate limits of regulation.

There are plenty of fish such as pike, pickerel, and sturgeon in the lakes and streams, but it appears to be a poor country for game, although there are signs of moose, red deer, and caribou.

During the course of the control traverse and meridian line survey, together with the miles of water and land to travel in, the transportation of supplies and outfit for line work, I venture to state that the total net-work of survey and travel would bound an area of about 500 square miles. This total area appears to be well timbered with pulpwood.

Appendix No. 27

Report of the Traverse Survey of the Albany River, by J. S. Dobie, O.L.S., 1929.

In accordance with your instructions dated May 1st, 1929, I have completed the survey of the Albany River from the mouth of the Opichuan River to James Bay, and beg to submit the following report.

The survey was started at Transit Station No. 1162 of the survey of the Albany River by myself in 1928, and was carried forward continuously to where the Albany River empties into James Bay, a little over four miles below Fort Albany.

The upper portion of the river which was surveyed during the season flows through several fairly large lake expansions, and an outline survey was run around both sides of these lakes in a manner similar to that described in previous years. Below Marten Falls there are in some places some large islands several miles long, and a traverse was run down each channel at most of these. From Marten Falls to James Bay the survey follows the north bank of the river for almost the entire distance.

The survey was made by transit and stadia in the same manner as in previous years. Every effort was made to reduce the errors in reading distances to as near an absolute minimum as possible, while the use of a transit with a telescope sufficiently powerful to permit of an observation being taken on polaris at any hour of the day made it possible to almost eliminate azimuth errors.

On account of the manner in which mapping by means of oblique aerial photographs has been developed during recent years, and as it is expected that this method of mapping will be applied to the territory adjacent to the Albany River, it was not considered advisable to go into great detail in locating the shore line. The traverse of numerous islands and of many bays, particularly in the lake expansions, was dispensed with, as the details of these can be plotted later from the photographs. The plans of the survey give a sufficiently accurate representation of the main physical features for present requirements.

The whole survey was carried out in such a manner as to form part of the ground control necessary for plotting oblique aerial photographs for a considerable distance on either side of the traverse, and particular care was taken to accurately locate small islands, sharp points and other physical features which it was thought could be easily identified on the photographs. Below Marten Falls the Albany River runs in a series of long sweeping curves, and is of such a nature that points easily identified on the photographs are not nearly as numerous as they are farther up-stream.

Posts were planted at intervals of about three miles along the shore and marked consecutively as in previous years. Stone mounds were built around these posts and bearing trees were marked and recorded in the field notes where-ever suitable trees were at hand. A large number of posts, however, have no bearing trees, as very often the most suitable place for a post is on a rocky point or in some other place bare of timber. In cases such as this there is very little danger of the post being destroyed by fire. Every wooden post is surrounded by a substantial mound of stones.

Twenty-three metal posts were planted along the river. The most of the metal posts planted above Marten Falls were placed near waterfalls where they can be used as bench-marks. Below Marten Falls the problem of finding suitable places to plant these metal posts was a difficult one. The river in this section occupies a deep valley with high clay banks subject to very severe floods at times. The wooden posts could not be planted below the extreme high water mark or they would be washed away by the floods, and the metal posts could not be planted much above the ordinary water level owing to the absence of rock in which to cement them. It was found, however, that large boulders, which have every appearance of being permanently located, occur all along the river banks above the ordinary summer level, but considerably below the extreme flood level. The metal posts were cemented into holes drilled into these boulders and tied to the nearest transit station. A wooden post was also planted above the flood level and tied to the same station.

The Albany River, from the point where the survey commenced to Marten Falls, is a large river with several lake expansions and is broken with numerous rapids and falls. Makokobarter Lake is the first of these lake expansions and is about sixteen miles long and from half a mile to nearly two miles wide. The shores are low with sandy and stony beaches, particularly on the north side. From Makokobarter Lake to Washi Lake is a distance of nine miles and the river flows with a swift current broken with several rapids at two of which portages are necessary. The Albany River falls thirty-three feet between Makokobarter Lake and Washi Lake.

The Albany River enters Washi Lake on the south side and flows out of the north-east end of the lake about four miles from where it enters. Two miles west of where the river enters Washi Lake the lake narrows for some distance and then widens out into a lake expansion nearly as large as the easterly portion.

Makokobarter Lake has two outlets, the northerly one being the one most used by travellers. The southerly outlet is a large stream and is said to be very rapid throughout its entire course. It rejoins the main river in a small lake expansion about four and a half miles below Washi Lake.

From the point where the southerly outlet of Makokobarter Lake rejoins the main river the general course of the Albany River is a little north of east for over six miles, and the river flows with a gentle current broken by a couple of small rapids and one heavy rapid at which a portage is necessary. The river then turns north and for three miles is a succession of rapids and falls at five of which portages are necessary, the last one being at Kagiami Falls, which is the largest fall on the section of the Albany River surveyed during the season of 1929. There are a number of small islands in this section of the river.

From Kagiami Falls to Marten Falls the river flows in a general northeasterly direction with a swift current all the way. There are several rapids, at four of which portages are required. From Marten Falls to James Bay the Albany River flows with a uniformly swift current, averaging about four miles per hour. At a few places there are flat rapids where the current is very strong, but all of these can be easily run with fully loaded canoes, and coming up-stream a six horse-power overstern motor will drive a large canoe up any of these swift places without any difficulty.

Although the Albany River from the mouth of the Opichuan River to Marten Falls is swift with many rapids and falls, the power possibilities of the river are rather disappointing when one considers the size of the stream. There is no great fall at any one place, and on account of the low nature of the banks it looks as though it would be very difficult to concentrate any great head at any one place. The largest fall on this section of the river is at Kagiami where the river drops 22.5 feet in about one thousand feet. It might be possible to materially increase this head in which case a very valuable power could be developed; but without a great deal of detailed investigation it is impossible to say how great a head could be developed nor just where the dam should be located. At Marten Falls the river falls fifteen feet in a little over half a mile and a detailed survey might show that this head can be considerably increased.

From the mouth of the Opichuan River to Marten Falls the river flows through a rolling country with scattered low rock ridges. The soil is largely sand and gravel in the upper portions, but as one approaches Marten Falls clay becomes more and more noticeable and the banks are generally higher. The highest rocks seen were on a deep bay running off the south side of Makokobarter Lake.

About thirty-eight miles below Marten Falls the Ogoki River comes in from the south. The Hudson's Bay Company have a post here on an island opposite the Ogoki River. There is also an Indian Reserve here on the north bank of the Albany River, and the east and west boundaries of the Indian Reserve were tied to the survey.

A number of Indians were camped on the Reserve during the summer. About eighty-five miles below the Ogoki River the Kenogami River enters from the south. The Kenogami River is nearly as large as the Albany River above the forks and was traversed by T. G. Code, O.L.S., in 1923. A tie was made to Mr. Code's survey in passing. About fifty-three miles below the Kenogami River the Chipie or Ghost River enters from the south. The Hudson's Bay Company have a winter outpost here.

From Marten Falls to the Kenogami River the Albany River is fifteen to twenty chains wide and flows through a level clay country with high clay banks rising in places to a height of one hundred feet. From the Kenogami River to James Bay the river is wider, being nearly half a mile wide in places, and the banks are not so high. Previous mention has been made of several large islands which occur in this section of the river, some of which are several miles long. The current is still very strong but will probably average half a mile per hour less than in the section above the Kenogami River.

The river is fairly well confined to one channel excepting for these large islands for the greater part of its course from Marten Falls down, but about twenty-two miles above Fort Albany the river widens out to a width of over three miles in places and there are a great many islands of all sizes. The current becomes swifter, and there are small rapids in many places. The last of these rapids is about three miles above Fort Albany and is sometimes flooded by a high tide. On the north side of the Albany River in this stretch there is an Indian Reserve and a tie was made to the south-west corner.

The Albany River below Marten Falls is subject to a very heavy freshet every spring. The water rises to a great height and the swift current has washed away the soil and consolidated the stones and boulders so that after the freshet recedes the banks are clear for some distance back from the average summer level of the water and the consolidated stones and boulders resemble a rough pavement. There is good walking along the banks after the freshet has receded for practically the whole distance from Marten Falls to James Bay. This feature was a very great advantage in the old days when supplies for the inland posts of the Hudson's Bay Company had to be tracked up-stream in York boats.

The timber resources of the territory adjacent to the Albany River appear to be of considerable importance, although the country has suffered from disastrous fires of very large extent in the past, and much second growth timber of varying ages is in evidence along the banks. Much of this second growth is now of considerable size. The prevailing timber is spruce and poplar. In the territory around Makokobarter and Washi Lakes where there is much sand and gravel in the soil there is considerable jack pine, balsam, and white birch, but these varieties are not nearly so plentiful farther down stream, and in fact the jack pine almost disappears on the clay areas. It is difficult to get a proper idea of what the timber resources of the country really amount to from an inspection from the river. A short distance back from the top of the bank the country becomes very wet and the timber is much smaller than near the river where the drainage is better. This condition appears to prevail over very large areas tributary to the lower Albany River.

From a few miles above Marten Falls to James Bay the soil is clay and appears to be of good quality. If it can be drained there appears to be no reason why it should not produce abundant crops of whatever agricultural products the climate will permit. The only attempt at farming in this section of the country is at Fort Albany where there is a considerable clearing at the mission conducted by the Roman Catholic Church. From an agricultural standpoint the results have not been very successful, due to the fact that the land at the mission is flooded every year notwithstanding that it is at a considerable elevation above the river. In the spring of 1928 the flood was of exceptional severity and the water rose to such a height that the floor of the church and other mission buildings was about six feet under water. In order to secure a location which would not be exposed to such a flood risk, a new site has been chosen about four miles up-stream on the south side of the river and several acres have been cleared and temporary buildings erected. A saw-mill was brought down the river from Pagwa a year or more ago to cut lumber for the erection of permanent buildings, but unfortunately it was destroyed by fire shortly after sawing operations were commenced. It is the intention to proceed with the erection of permanent buildings and to conduct an industrial farm for the education of the Indians in agricultural methods. The traverse of the Albany River was continued behind some islands on the south side of the river so as to include the site of the proposed industrial farm, and it is shown on the plan of the survey.

The Hudson's Bay Company and Revillon Frères both have well stocked trading posts at Fort Albany, and schools for the Indian children are conducted by both the Anglican and the Roman Catholic churches.

The rocks exposed along the upper stretches of the portion of the Albany River surveyed during the season are principally granite. On the shores of Makokobarter and Washi lakes and on the river between these two lakes there are some exposures of Keewatin rocks in which micaceous and dioritic schists were noticed. Similar rocks occur along the river near Marten Falls and for several miles above that point. The granites are seen again as small islands in the river a short distance below Marten Falls. The last exposure of granite is on a small island about thirteen miles below Marten Falls. Not far below this the limestone appears and this formation continues to James Bay. Limestone appears in the form of low steep banks at three or four places along the river, but the most of the exposures of limestone are in the bottom of the river which runs over these flat beds of limestone with a very swift current approaching a rapids at times.

Very little game of any kind was seen during the season, and the scarcity of signs of large game such as deer, caribou, moose and bear indicates that they are not plentiful. Fur-bearing animals appear to be decreasing from year to year. Pike, pickerel, and whitefish are plentiful in the lake expansions and sturgeon were numerous at all rapids during the early part of the season. At nearly all the rapids speckled trout of large size are plentiful. These splendid game fish were caught all along the river as far as the mouth of the Kenogami River, but none were caught between the Kenogami River and James Bay. Ducks and geese are very plentiful in the fall of the year on the low land around the mouth of the Albany River and along the coast of James Bay.

The magnetic variation is fairly constant, and there does not appear to be much local attraction. The magnetic variation increases gradually from four degrees near the west end of Makokobarter Lake to thirteen degrees at Fort Albany.

The plans, field notes and other records of the survey including my account in triplicate have already been forwarded to your Department, and this report completes the returns of the survey. I trust that you will find everything satisfactory.

Appendix No. 28

Extract from the report on the survey of the Little Abitibi River from Reference No. 87, Abitibi River Survey, 1922, to its Intersection with the Northerly Limit of the Township of Kineras, by J. Lanning, O.L.S., 1930.

Topographical

Between the points surveyed almost the entire distance consists of rapids and swift water.

Levels were taken only when canoes had to be lined along the shore and could not be poled or paddled.

The total fall thereby obtained amounted to three hundred and thirty feet, approximately.

Between stations 46 and 58 comparatively smooth water occurs and also between stations 153 and 163.

All other sections are rapid and cannot be paddled by canoe; poles and lines have to be used.

Between station 0 and 142, there is no portage, while the fall in this section is about one hundred and twenty feet.

The river has not been used for transport or by canoes within the limits of the survey.

The first heavy fall occurs at station 143 where a portage of thirty chains was cut to avoid two drops in the river totalling 40 feet 9 inches of fall.

At these two points the water flows through fractures in granite and gneissic rocks on contact with dykes of diabase.

At the narrowest point the falls are less than twenty feet in width and form admirable water powers.

The amount of water available at normal flow, however, limits the amount of power possible at any point in this river and does not amount to much during the summer season.

Between station 143 and the end of the work canyons occur frequently, the largest fall occurring at station 169-170, and amounting to 53 feet.

None of the side streams within the limits of the survey can be navigated for any distance from the mouth.

They consist in the main of rapid little brooks not more than half a chain to one chain in width at the mouth. Bad River is the largest and this cannot be travelled by canoe for more than a quarter of a mile from its connection with the Little Abitibi River.

During spring floods both Bad River and Trout Creek might be traversed by canoe for a few miles from their junctions, but the swift waters would render the use of paddles impossible.

Several good water powers occur over the eight-mile stretch of canyons between the first portage and the end of the work at station 204.

These are shown on plan together with outlines of the various portages cut to avoid them.

Approximately two and one quarter miles of portage were cut during the progress of the survey.

Timber

With the exception of a small burn limited between stations 10 and 18, a mile or so from the mouth, virgin forest predominates along both banks of the river to station 83, a distance of over 15 miles along the banks.

This forest consists of spruce, a limited amount of balsam, birch, poplar, balm of Gilead, with heavy cedar along the shore line and skirting the banks of the creeks.

Along the high ridges, ten chains or more from the river banks, good jack pine occurs, but the growth is not continuous, and there are long stretches where jack pine is not noticeable from the river.

The spruce is of good quality and above the average in size and quantity.

The timber on the whole continues good to the highest level of the banks and along all creeks examined in route.

From station 82, near the mouth of Bad River which approaches from the east, to station 132, near Trout Creek, approaching from the west, the river traverses burnt country and no timber of any value obtains along this section.

I estimate this burn to have occurred ten to twelve years ago, as most of the charred timber has fallen and forms a network of impassable underbrush along the banks and extending almost to the top of the ridges.

At Trout Creek original forest begins again and continues to the end of the work.

Along this section the timber is similar in size and quality to that obtaining between stations 0 and 83, with a greater predominance of jack pine along the high ridges, and extending in some places along the rocky country to the river banks.

Good timber does not extend inland for any distance except along the streams and deep ravines in which permanent creeks occur.

Rock Formations

The first outcrop of rock in place occurs at station 16 and consists of a very fragile limestone, which is bedded horizontally and forms a bluff along the shore line about thirty feet high.

Many of the shallow rapids between the mouth of the river and the first portage are caused by ridges of this limestone.

It occurs at intervals along the river to the first portage, noticeably at stations 28-32, where it lays unconformably upon an outcrop of granite, gneiss and pegmatite, also at station 103, and along a rapid section of river near the mouth of Trout Creek.

From the first portage southwards no further outcrop of this limestone was observed.

Throughout the eight or ten-mile stretch of canyon rock, occurs almost continuously and consists of granite, gneiss, with dykes of pegmatite and diabase.

With the exception of certain diabase dykes, occurring at station 133 and forming the rim of the main waterfall at this point, Keewatin rocks do not occur within the section surveyed.

Small dykes of trap and lamprophyre were observed at intervals among the granites and gneisses which persisted from the first portage to the end of the work at station 204.

Soil

Along the river between its mouth and the first portage clay banks predominate.

Owing to the presence of the fragile limestones throughout this section the clays are very calcareous and in many places form a marl.

At other places where the banks are steep and rise to nearly one hundred feet the clays are partly consolidated into a shale.

As a general rule the banks of the river are steep and the only flats observed occur at points where the river takes a somewhat extended turn, and as is usually the case the low land obtains on the side of the river remote from the current.

From the first portage southwards to the end of the survey the country is hilly and very little soil of material value can be found.

General

As the section of this river within the limits of the survey has not been used as a canoe route there is very little evidence to be observed of the activities of man.

No improvements are shown along the route and with the exception of two small cabins, one at the mouth of Fisher Creek, station 160, and the second near the boundary of the Township of Kineras, used by a lone trapper during winter months, there are no records left of encampments.

The country has been trapped overland from the Abitibi River during winter and a trail has been followed east and west along the Kineras Boundary.

A trail also runs west from Fisher Creek to connection with this boundary.

As far as could be learned during the season's operations from people experienced in the trapping game, our canoes were the first over the route beyond the first portage and station 204.

The dangers along this section of the river were so great that at the conclusion of the survey we chose to pack a canoe and most of our outfit westwards across country to the Abitibi River, a distance of over ten miles, rather than take canoes back along the route we had come.

Appendix No. 29

Extract from report of survey of Summer Resort Locations on One Sided Lake, District of Rainy River, by D. J. Gillon, O.L.S., 1929.

One Sided Lake is situated on the Kenora Highway about sixty miles from Fort Frances, and about five miles from Nester's Falls on the Lake of the Woods. It is, in calm weather, a clear water lake; but it is a shallow lake, and when the wind blows the waves stir up the mud from the bottom and the water assumes a brown tinge. It can only be called a jack fish lake, although there are some pickerel to be caught.

The lands bordering on the lake are eminently suitable for summer resort purposes, particularly on the north side of the lake, where they are almost parklike. Poplar, birch, spruce, and balsam, with some red, white and jack pine growing on land rising from the lake with practically no brush. While behind locations 30 to 44, there is a typical pinery, red and white pine, 65 to 70 years old, growing on a carpet of pine needles with no underbrush. An ideal park.

The shores are rocky with boulders and small sand beaches, part of the land is rocky and part composed of top soil on boulders, but there are good building sites on every lot and boat landings can easily be made.

On the east shore there is much more high rocky land, unsuitable for resorts. The west shore is also rocky and is covered with only a young growth of poplar and jack pine. The south shore is all swamp, with the exception of Poplar Point, which is a peninsula jutting out from the swamp. Resorts laid out on this point are well treed with poplar 4 to 6 inches in diameter, with very little underbrush, while on Lots 71, 72 and 73, there are the best sand beaches on the lake.

The north-east end of the lake is a grassy bay with mud shores.

Log River flows out of the north-west end of the lake, about three-quarters of a mile north of Lot 1. The shores of this bay of the lake are all of very soft mud so that although the land is quite suitable, no locations were laid out. The entrance to Log River is in a large wild rice field, which in the fall forms one of the best duck hunting grounds in the district. During the summer season, moose and red deer are very plentiful and may be seen at any time along the banks of this river, which is navigable for canoes, so that Nester's Falls can be reached without any portage.

REPORT

OF THE

MINISTER OF LANDS AND FORESTS

ONTARIO

1930

PART III — FORESTRY BRANCH

Appendix No. 30

I.—FOREST FIRE PROTECTION

(1) *Legislation*

"The Forest Fires Prevention Act, 1930," which is a revision of the Act of 1917, provides some very desirable legislation from a forest protection standpoint and with the exception of a few minor changes appears to contain all that is necessary for the present.

The most important new features of this Act are as follows:

1. The close season now extends from April 1st to October 15th instead of to September 30th.

2. Organized townships are required to make provision for extinguishing forest fires within their boundaries.

3. Persons carrying on operations of any kind liable to cause the accumulation of slash or debris within the Fire Districts are required to obtain a permit from the Provincial Forester or other authorized officer, excepting where land is being cleared for agricultural purposes.

4. Woods operators are required during the close season to furnish each employee with a badge approved by the Department.

5. All persons travelling within a Travel Permit Area are required to obtain a travel permit.

6. The Minister may close to all travel any area where the fire hazard is deemed such as to warrant such a step.

7. The minimum penalty for offences against the Act is now $25.00.

On the 9th day of June an Order-in-Council was approved placing the following further areas under Travel Permit:

1. All that area lying within the following described boundaries—

Commencing at the south-west angle of Radisson township; thence north to the south-east angle of Abbott township; thence west to the south-west angle of Doherty township; thence north to the north-west angle of Doherty township; thence west to the south-west angle of Caithness township; thence north to the north-west angle of Orkney township; thence east to the south-east angle of Shetland township; thence north to the north-east angle of Shetland township; thence east to the north-east angle of Staunton township; thence south to the south-east angle of Staunton township; thence east to the north-east angle of Cumming township; thence south to the south-east angle of Cumming township; thence east to the north-east angle of Swanson township; thence south to the south-east angle of Swanson township; thence east to the north-east angle of Bradburn township; thence south to the south-east angle of Bradburn township; thence east to the north-east angle of Ottaway township; thence south to the south-east angle of Ottaway township; thence east to the north-east angle of Hanna township; thence south to the south-east angle of Little township; thence west to the south-west angle of Little township; thence south to the south-east angle of Gowan township; thence west to the north-west angle of Murphy township; thence south to the south-east angle of Jessop township; thence west to the south-west angle of Jessop township; thence south to the south-west angle of Ogden township; thence east to the south-east angle of Shaw township; thence north to the north-west angle of Carman township; thence east to the shore of Night Hawk Lake; thence southerly, easterly and northerly following the windings of the shore of Night Hawk Lake to the intersection with the northern boundary of Macklem township; thence east to the north-east angle of Macklem township; thence south to the south-east angle of Macklem township; thence east to the north-east angle of McCann township; thence south to the south-east angle of McCann township; thence east to the north-east angle of Black township; thence south to the south-east angle of Burt township; thence east to the north-east angle of Blain township; thence south to the south-east angle of Blain township; thence west to the south-west angle of Blain township; thence south to the south-west angle of Truax township; thence west to the boundary of Temagami Provincial Forest; thence southerly and easterly along the boundary of Temagami Provincial Forest to the point of intersection with the north boundary of Speight township; thence east to the north-east angle of Auld township; thence south to the south-east angle of Auld township; thence east to the north-east angle of Barr township; thence south to the south-east angle of Barr township; thence west to the boundary of Temagami Provincial Forest; thence northerly and westerly along the boundary of Temagami Provincial Forest to the point of intersection with the north boundary of Klock township; thence west to the south-west angle of Wallis township; thence south to the south-east angle of Gamble township; thence west to the south-west angle of Dufferin township; thence north to the north-west angle of Hincks township; thence west to the south-west angle of Childerhose township; thence north to the north-west angle of Childerhose township; thence west to the south-west angle of Hillary township; thence north to the north-west angle of Byers township; thence west to the south-west angle of Lisgar township; thence north to the north-west angle of Lisgar township; thence west to the south-west angle of Allenby township; thence north to the north-west of angle of Allenby township; thence west to the south-west angle of Oscar township; thence south to the south-east angle of Radisson township; thence west to the south-west angle of Radisson township, the point of commencement.

2. That part of Coleman township lying between Temagami Provincial Forest and the Montreal River.

3. That part of the township of Lorrain in Concessions I, II, III, IV, V, VI, VII and VIII, and all that part of the townships of South Lorrain, Best and Cassels not included within the Temagami Provincial Forest.

4. The townships of McNish, Pardo, Hobbs, McCallum, Thistle, McWilliams, Fell, Charlton; that part of Janes and Dana north of the right-of-way of the Canadian National Railways; Lots 1 to 10, inclusive, in Concessions III and IV and Lots 1 to 12, inclusive, in Concessions V and VI, Gibbons township; Lots 1 to 8, inclusive, in Concessions I and II and Lots 1 to 15, inclusive, in Concessions III, IV, V and VI, Bastedo township; Lots 1 to 7, inclusive, in Concession IV and Lots 1 to 8, inclusive, in Concessions V and VI, Field township; Lots 1 to 6, in Concessions I, II, and III and Lots 1 to 12 in Concessions IV, V and VI, Grant township.

5. All that area lying within and north of the following townships: Sanky, Fleck, Neely, Nixon, Teetzel, North quarter of Fauquier, Beardmore, Hurdman,

Webster, Beniah, Marven and Thorning; the unsurveyed area north of Kennedy township and the area within and north of the townships of Stimson, Mortimer, Edwards, Teefey, Wilkie, Coulson, Munro, Guibord, Barnet, Melba, Bisley, Clifford, Ben Nevis and Pontiac.

6. All that area lying within the following described boundaries:

Commencing at the south-east angle of the township of Haycock; thence north to the point of intersection with the south shore of Silver Lake; thence easterly and northerly following the windings of the shore of said lake to the point of intersection with the northern boundary of township 42; thence east to the north-east angle of township 41; thence south to the point of intersection with the southern boundary of the right-of-way of the Canadian Pacific Railway; thence easterly along the southern boundary of said right-of-way to the point of intersection with the shore of Eagle Lake; thence in a southerly and easterly direction along the mainland shore of said lake to the south-east angle of Indian Reserve 27 south of Aubrey township; thence east astronomically to the point of intersection with the Sixth Meridian; thence north to the south-west angle of the township of Van Horne; thence east along the southern boundary of said township to the point of intersection with the shore of Wabigoon Lake; thence easterly and southerly along the mainland shore of said lake to the point of intersection with the boundary of Indian Reserve 27 south of the township of Southworth; thence along the westerly, southerly and easterly boundaries of said Indian Reserve to the point of intersection with the southern boundary of the township of Southworth; thence east to the north-west angle of the township of Melgund; thence south to the south-west angle of said township; thence east to the south-east angle of the township of Revell; thence north to the north-east angle of the township of Revell; thence west to the north-west angle of the township of Melgund; thence north to the point of intersection with the shore of Sandy Lake; thence east astronomically to the point of intersection with the Fifth Meridian at the 69th mile post; thence south three miles to the 66th mile post; thence east astronomically six miles; thence south astronomically three miles; thence east astronomically six miles; thence south astronomically fifteen miles; thence west astronomically six miles; thence south astronomically six miles; thence west astronomically eighteen miles; thence north astronomically six miles, more or less; thence west astronomically thirty miles, more or less, thence south astronomically eighteen miles, more or less, to a point east astronomically from the most northerly point on Bluff Lake; thence west astronomically to the said point on Bluff Lake; thence in a general south-westerly course following the several points and bays on the north-westerly shores of Bluff Lake, Bluff Lake Outlet, Strawberry Lake, Strawberry Lake Outlet, Pipestone Lake to the boundary between the Districts of Kenora and Rainy River; thence westerly along this boundary to the eastern shore of Sabaskong Bay on Lake of the Woods; thence along the northern shore of Sabaskong Bay and all its windings to Turtle Portage; thence along the easterly shore of Whitefish Bay and all its windings to Andrew Bay and Bigstone Bay on Lake of the Woods to the mouth of Long Lake River flowing into Bigstone Bay of the said lake; thence up the said river to Long Lake and northerly along the east and northerly shores of Long Lake to the south-east angle of Mining Location M-8; thence north astronomically along the east limit of Mining Location on M-8 and Mining Location 224-P to the south limit of the township of Haycock; thence east to the place of commencement, excepting and reserving nevertheless from the above described area all Indian Reserves, and all lands patented or leased.

7. All that area lying within the following described boundaries:

Commencing at the south-east angle of the township of Laval; thence west to the south-east angle of Lot 15, Concession VII of said township; thence north to the north-east angle of Lot 15 in Concession XII of said township; thence east to the north-east angle of Laval township; thence south to the south-east angle of said township, the place of commencement.

8. All that area lying within the following described boundaries.

Commencing at the south-west angle of the township of Strange; thence north to the north-west angle of said township; thence west astronomically to the point of intersection on the boundary between the Districts of Rainy River and Thunder Bay; thence south to the international boundary; thence along the international boundary to the south-east angle of the township of Robbins; thence north to the south-west angle of the township of Strange, the point of commencement.

9. All that area lying within Algonquin Provincial Park, excepting only the townships of Peck and Canisbay.

10. All lands vested in the Crown in the following townships and parts of townships:

Boulter, Concessions I to VIII, inclusive.
Lauder, Concessions I to VI, inclusive.
Boyd, Concessions XI to XVIII, inclusive.
Papineau, Concessions I to IV, inclusive.
Cameron, Concessions I to XIV, inclusive.
Clara, Concessions I to VI, inclusive, and Lots 1 to 15, inclusive, in Concessions VII, VIII, IX and X.
Maria, Concessions A to IX, inclusive.
Head, Lots 16 to 40, inclusive, in Concessions I, II, III, IV, V, VI, and VII.
Ralph, that portion south and west of the Chalk River.
McKay, Lots 16 to 31, inclusive, in Concessions I, II, III, IV, V, VI, VII and VIII, and that portion of Lots 16 to 31, inclusive, south of Barron River in Concessions IX, X, XI, and XII.
Fraser, Lots 16 to 31, inclusive, in Concessions IX, X, XI, XII, XIII, XIV, XV and XVI.
Richards, Concessions XI, XII, XIII and XIV, and that part of Lots 26 to 35, inclusive, north of the Bonnechere River in Concessions VII, VIII, IX and X.
Burns, Concessions IX to XIV, inclusive.
Dickens, Concessions XI to XIV, inclusive.
Murchison, Concessions XIII to XVI, inclusive.
Clancy, all that part not included within Algonquin Provincial Park.
Airy, that part of Concessions XI, XII, XIII and XIV not included within Algonquin Provincial Park.
Nightingale, all that part not included within Algonquin Provincial Park.
Lawrence, that part of Concessions VII to XIV, inclusive, not included within Algonquin Provincial Park.
Livingstone, Lots 11 to 35, inclusive, in Concessions VII, VIII, IX, X, XI, XII, XIII and XIV.

(2) *Organization and Personnel*

In April the Assistant District Forester at Sudbury was transferred to Port Arthur as District Forester in charge of the old Western Inspectorate which is now known as the Port Arthur Inspectorate. The Forest Supervisor previously in charge of the Western Inspectorate was transferred to Macdiarmid as Chief Ranger in charge of the Nipigon District.

Forest Assistants were appointed during the year in the Hudson, Port Arthur, Oba, Sudbury and Algonquin Inspectorates.

In the North Bay Inspectorate the new Latchford Chief Ranger District was formed with headquarters at Latchford. This district is composed of part of the old Temagami East Chief Ranger District. At the same time the Chief Ranger at Elk Lake was appointed a Fire Inspector with supervision of the Latchford and Temagami North Districts.

The total field supervisory staff for the eleven inspectorates was as shown in the following table and consisted of twelve District Foresters, eleven Forest Assistants, one Forest Supervisor, eight Fire Inspectors, one Assistant Fire Inspector, thirty-five Chief Fire Rangers and one hundred and twenty-six Deputy Chief Fire Rangers. The Forest Supervisor at Macdiarmid, the Fire Inspectors at Goose Island, Elk Lake, Gogama and Biscotasing and the Assistant Fire Inspector at Longlac also acted as Chief Fire Rangers.

There was direct supervision of one Chief or Deputy Chief Ranger to an average of every seven rangers.

ORGANIZATION AND PERSONNEL

Inspectorate	Area (acres)	Headquarters	Supervisory Staff	Chief Ranger Districts	Headquarters
Hudson	26,000,000	Sioux Lookout	1—District Forester	Red Lake	Goose Island
			1—Forest Assistant	Sioux Lookout	Sioux Lookout
			1—Fire Inspector	Armstrong	Armstrong
			1—Fire Inspector and Chief Ranger		
			2—Chief Rangers		
			13—Deputy Chief Rangers		
Kenora	14,080,000	Kenora	2—District Foresters	Kenora	Kenora
			1—Forest Assistant	Minaki	Minaki
			3—Chief Rangers	Rainy River	Fort Frances
			10—Deputy Chief Rangers		
Port Arthur	11,459,000	Port Arthur	1—District Forester	Thunder Bay	Port Arthur
			1—Forest Assistant	Nipigon	Macdiarmid
			1—Forest Supervisor and Chief Ranger		
			1—Chief Ranger		
			11—Deputy Chief Rangers		
Oba	25,880,000	Kapuskasing	1—District Forester	Nakina	Nakina
			1—Forest Assistant	Longlac	Longlac
			2—Fire Inspectors	Oba	Oba
			1—Assistant Fire Inspector and Chief Ranger	Franz	Franz
			6—Chief Rangers	Hearst	Hearst
			17—Deputy Chief Rangers	Kapuskasing	Kapuskasing
Cochrane	11,942,000	Cochrane	1—Fire Inspector	Cochrane	Cochrane
			4—Chief Rangers	Abitibi	Stimson
			16—Deputy Chief Rangers	Timmins	Timmins
				Matheson	Matheson

ORGANIZATION AND PERSONNEL—*Continued*

Inspectorate	Area (acres)	Headquarters	Supervisory Staff	Chief Ranger Districts	Headquarters
North Bay	5,105,000	North Bay	1—District Forester	Temagami North	Elk Lake
			1—Forest Assistant	Temagami East	Temagami
			1—Fire Inspector and Chief Ranger	Latchford	Latchford
			3—Chief Rangers	North Bay	North Bay
			11—Deputy Chief Rangers		
Sudbury	12,644,000	Sudbury	2—District Foresters	Foleyet West	Elsas
			1—Forest Assistant	Foleyet East	Gogama
			2—Fire Inspectors and Chief Rangers	Mississagi West	Chapleau
			6—Chief Rangers	Mississagi East	Biscotasing
			20—Deputy Chief Rangers	Webbwood	Espanola
				Temagami West	Mattagami Post
				Sudbury North	Skead
				Sudbury South	Sudbury
Soo	7,394,000	Sault Ste. Marie	1—District Forester	A.C.R	Sand Lake
			1—Forest Assistant	Blind River	Blind River
			3—Chief Rangers	Mississagi South	Ranger Lake
			12—Deputy Chief Rangers		
Georgian Bay	3,711,000	Parry Sound	1—District Forester	Georgian Bay W.	Parry Sound
			2—Forest Assistants	Georgian Bay E.	Powassan
			3—Chief Rangers	Georgian Bay S.	Coboconk
			6—Deputy Chief Rangers		
Algonquin	3,522,000	Pembroke	1—District Forester	Algonquin North	Pembroke
			1—Forest Assistant	Algonquin South	Brule Lake
			2—Chief Rangers		
			6—Deputy Chief Rangers		
Trent	3,163,000	Tweed	1—District Forester	Trent	Bancroft
			1—Forest Assistant	Madawaska	Dacre
			2—Chief Rangers		
			4—Deputy Chief Rangers		

Total area, 124,900,000 acres.

The average daily force, including the Chief and Deputy Chief Rangers, was as follows: April, 208; May, 837; June, 1,177; July, 1,235; August, 1,204; September, 1,035; October, 299. The largest number of men on duty at any one time, including Chief and Deputy Chief Rangers, was 1,239.

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1930	1929	1928	1927	1926	1925	1924
April 1st	104	77	49	44	19	24	22
April 15th	189	139	98	159	42	62	60
May 1st	454	454	293	361	168	360	215
May 15th	880	683	628	675	549	648	525
June 1st	1,111	981	992	958	896	822	756
June 15th	1,173	1,066	1,026	1,040	966	842	810
July 1st	1,216	1,090	1,071	1,046	982	847	812
July 15th	1,235	1,085	1,080	1,062	992	848	813
August 1st	1,205	1,072	1,068	1,051	987	845	806
August 15th	1,208	1,081	1,055	1,019	983	841	792
September 1st	1,184	1,083	988	926	918	835	745
September 15th	1,136	987	778	865	798	806	626
October 1st	477	407	242	240	257	245	148
October 15th	288	245	131	120	129	82	47
October 31st	179	154	93	57	44	....	....

CLASSIFICATION OF EXPENDITURES

Item	1930	1929	1928	1927	1926	1925	1924
Pay roll	$962,860 47	$925,173 08	$786,600 74	$780,527 29	$664,260 69	$615,811 09	$480,481 98
Equipment	412,135 88	168,367 55	137,070 76	109,496 05	108,387 12	134,692 18	144,540 75
Travel (inspection)	50,244 53	53,097 39	58,259 25	39,494 42	29,065 24	33,649 18	32,797 35
Improvement work	118,059 30	82,180 13	76,496 09	63,333 45	19,097 63	225,723 85	61,427 30
Extra fire-fighting	364,240 16	183,210 35	21,028 90	43,509 13	34,728 85	67,023 32	16,450 78
Express, postage, etc	25,951 38	21,619 43	16,866 97	20,951 71	30,105 86	39,472 70	33,818 69
Maintenance	170,819 55	159,764 39	112,716 04	89,888 11	95,931 36	98,520 56	28,877 18
Miscellany	1,779 10	2,669 46	4,192 22	13,273 84	17,327 48	11,964 07	8,921 53
Gasoline and oil	167,091 41	129,738 04	51,797 50	72,295 61	67,720 04	26,924 17	40,527 77
Rent	8,732 79	8,194 05	6,748 25	7,226 40	5,920 17	7,528 62	7,206 91
Totals	*$2,281,914 57	*$1,734,013 87	*$1,271,776 72	*$1,239,996 01	*$1,072,544 44	*$1,261,309 24	$855,050 24

*Of this total $80,000.00 was transferred in 1925, 1926 and 1927, $60,000.00 in 1928, 1929 and $70,000.00 in 1930 to a charge against Forest Ranging to cover air operations in connection with that work.

(3) *Expenditures*

The total expenditure for the year was $2,281,914.57, less $70,000.00 transferred to a charge against Forest Ranging to cover air operations in connection with that work, leaving the actual charge against Forest Fire Protection at $2,211,914.57. The amount of fire tax collected for the year was $344,411.87.

(4) *Fires*

The season of 1930 was very similar to that of 1929 with every part of the Province excepting the eastern Clay Belt region experiencing one or two hazardous periods with the most critical situation developing in the Thunder Bay District. The Hudson and Kenora Inspectorates which were hit the hardest in 1929 escaped the most severe weather this year, the greatest hazard developing further east and just reaching the westerly edge of the Clay Belt.

As usual the spring hazard was the worst, the hot dry weather being accompanied by exceptionally strong winds. On June 2nd a terrific wind carried many settelrs' slash-burning fires out of control and more damage was done on that one day than during all the rest of the season together.

Of the total area burned over, 711,809 acres, 448,033 acres were in the Port Arthur Inspectorate and of this total one fire accounted for 173,350 acres. This particular fire was discovered when it was quite small, but before it could be extinguished it was fanned out of control by the gale of June 2nd, and within thirty-six hours had covered an area some seventy miles long and two to four miles wide. Men and equipment were placed at strategic points along the edge of the burn just as rapidly as possible, but this took time and much strenuous labour due to the inaccessibility of the area. However, it was possible to prevent the fire spreading over any further great area and the fact that this spread was less than five per cent. speaks volumes for those in charge. At one time 226 men were engaged on the fire with eighteen fire fighting pumps. Approximately 100 tons of freight was transported to the fire area by aircraft in addition to that taken in by canoe. Actual fire fighting ended July 2nd but the burn was patrolled for fear of further outbreaks until September 13th. The total cost of extinguishing the fire was $71,778. The cause is thought to be an old Indian. A considerable amount of very fine timber was killed which probably cannot be salvaged at the present time.

Of the total number of 1,402 fires fifty-four per cent. occurred before the end of June and burned over ninety-four per cent. of the total area for the year.

In spite of the high hazard at various times 70.9 per cent. of the fires were confined to areas of 10 acres or less and 86.8 per cent. to areas of 100 acres or less, with 3.3 per cent. reaching 1,000 acres and over.

Regarding the causes of fires campers again accounted for the greatest area burned, 77.5 per cent. of the total, with lightning coming next with 8.2 per cent.

The timberland burned over totalled 399,583 acres of which the greater part was west of Lake Nipigon.

Of the total area burned 94 per cent. was in the territory west of Longlac and Nakina. This was also true in 1929 and 1928.

CLASSIFICATION OF FOREST FIRES

By Month

Month	1930		1929	1928	1927	1926	1925	1924
	No.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
April	122	8.7	5.8	6.5	14.4	0.9	13.2	9.3
May	406	29.0	11.7	45.3	12.4	43.7	26.7	23.1
June	228	16.3	11.2	23.0	11.1	17.1	5.7	29.1
July	76	5.5	19.2	11.0	14.3	9.4	4.2	14.0
August	424	30.0	30.5	11.2	30.9	24.9	38.0	7.2
September	92	6.6	13.4	2.4	16.1	3.7	11.8	5.9
October	54	3.9	8.2	0.6	0.8	0.3	0.4	6.2
November	....	....	....	....	....	....	....	5.2
Totals	1,402	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST FIRES

By Origin

Origin	1930		1929	1928	1927	1926	1925	1924
	No.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Settlers	253	18.1	7.2	15.5	14.9	13.6	14.8	15.4
Campers	400	28.6	26.7	21.7	28.6	23.8	27.7	16.5
Railways	119	8.5	12.0	18.3	8.5	10.6	11.1	16.5
Lightning	191	13.6	16.1	6.3	5.3	5.5	11.8	3.3
Logging operations	44	3.1	3.6	5.4	5.6	5.5	5.5	7.1
Smokers	152	10.8	10.3	12.3	11.7	9.8	....	....
Road construction	37	2.6	1.4	1.3	2.3	3.2	....	....
Miscellaneous	102	7.3	3.9	6.7	3.5	3.5	10.3	9.0
Unknown	104	7.4	18.8	12.5	19.6	24.5	18.8	32.2
Totals	1,402	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST FIRES

By Size

Size	1930		1929	1928	1927	1926	1925	1924
	No.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Quarter acre and under	331	23.6	26.0	27.2	26.8	25.6	30.6	31.0
Over quarter to 5 acres	535	38.2	39.6	42.5	42.9	41.1	35.4	35.1
Over 5 to 10 acres	127	9.1	7.3	7.8	7.2	7.5	6.5	6.7
Over 10 to 100 acres	223	15.9	14.5	16.4	16.7	16.9	14.5	17.8
Over 100 to 500 acres	114	8.1	6.5	3.6	5.0	6.2	7.1	5.9
Over 500 to 1,000 acres	25	1.8	2.0	0.8	1.1	1.4	2.5	1.4
Over 1,000 to 10,000 acres	38	2.7	3.2	1.1	0.3	1.3	3.1	1.5
Over 10,000 acres	9	0.6	0.9	0.6	......	......	0.3	0.6
Totals	1,402	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF AREA BURNED OVER

By Month

Inspectorate	April		May		June		July		August		September		October		Totals
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres
Hudson	358	0.2	11,819	7.7	130,010	85.0	4,541	2.9	4,223	2.8	2,082	1.4	2	......	153,035
Kenora	175	0.5	15,737	46.4	8,617	25.4	239	0.7	8,826	26.0	328	1.0	......	......	33,922
Port Arthur	1,222	0.2	233,566	52.1	202,318	45.4	203	......	10,658	2.3	61	......	5	......	448,033
Oba	......	......	1,309	3.1	41,348	94.1	150	0.3	1,067	2.5	7	......	......	......	43,881
Cochrane	......	......	878	18.5	3,238	69.0	11	0.2	579	12.3	4	......	1	......	4,711
North Bay	......	......	1,480	91.5	23	1.4	......	......	115	7.1	......	......	......	......	1,618
Sudbury	249	6.0	2,858	69.0	40	1.0	15	0.4	932	22.5	39	0.9	7	0.2	4,140
Soo	469	4.2	5,818	51.4	386	3.4	6	3.4	4,161	36.8	471	4.2	......	......	11,311
Georgian Bay	100	6.7	1,257	84.8	3	0.2	......	......	102	6.9	21	1.4	......	......	1,483
Algonquin	487	8.5	1,676	29.4	3,532	61.8	2	......	3	......	3	......	16	0.3	5,719
Trent	654	16.5	2,573	65.1	514	13.0	1	1.0	9	0.2	6	0.1	199	5.0	3,956
Totals	3,714	0.5	278,971	39.2	390,029	54.8	5,168	0.8	30,675	4.3	3,022	0.4	230	0.0	711,809

CLASSIFICATION OF AREA BURNED OVER

By Origin

Inspectorate	Settlers		Campers		Railways		Lightning		Logging Operations		Smokers		Road Construction		Miscellaneous		Unknown		Totals
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres
Hudson......	560	0.3	98,096	64.1	3,726	2.4	21,003	13.7	350	0.5	......	......	......	......	*16,267	10.5	13,033	8.5	153,035
Kenora......	13,864	40.9	8,387	24.7	23	0.1	2,737	8.1	......	......	1,801	5.3	21	......	2,882	8.5	4,207	12.4	33,922
Port Arthur..	4,328	1.0	409,394	91.4	556	0.1	24,832	5.5	465	0.1	79	......	35	......	10	.....	8,334	1.9	448,033
Oba.........	4,470	10.1	30,535	69.9	158	0.4	7,535	17.1	381	0.8	619	1.4	30	......	....	.....	153	0.3	43,881
Cochrane....	633	13.4	13	0.3	917	19.5	......	......	227	4.8	1	......	1	......	1,120	23.8	1,799	38.2	4,711
North Bay...	197	12.1	117	7.2	5	0.4	2	0.1	350	21.6	822	50.8	105	6.5	....	.....	20	1.3	1,618
Sudbury.....	229	5.6	1,065	25.7	376	9.1	807	19.5	31	0.7	1,478	35.7	50	1.2	92	2.2	12	0.3	4,140
Soo..........	139	1.2	3,487	30.8	5,760	50.9	1,517	13.4	1	......	69	0.7	338	3.0	....	.....	......	......	11,311
Georgian Bay.	303	20.4	272	18.3	192	12.9	505	34.1	102	6.9	13	0.9	......	......	....	.....	96	6.5	1,483
Algonquin....	16	0.3	284	5.0	216	3.8	8	0.1	3,719	65.0	330	5.8	......	......	1,020	17.8	126	2.2	5,719
Trent........	729	18.5	591	15.0	38	1.0	......	......	10	0.2	310	7.8	315	7.9	1,614	40.8	349	8.8	3,956
Totals.....	25,468	3.6	552,241	77.6	11,967	1.7	58,946	8.3	5,636	0.8	5,552	0.8	895	0.1	23,005	3.2	28,129	3.9	711,809

*14,950 acres were burned in Hudson Inspectorate by a fire which came in from Manitoba.

AVERAGE NUMBER OF RAILWAY FIRES PER HUNDRED MILES OF LINE THROUGH FOREST SECTIONS

RAILWAY	1930	1929	1928	1927	1926	1925	1924
Canadian National Railways (exclusive of northern line)	2.1	4.2	1.4	1.7	1.7	2.4	3.3
Canadian Pacific Railway	2.0	5.0	3.4	1.5	3.5	2.4	2.0
Canadian National Railways (northern transcontinental line only)	1.4	2.9	0.7	......	1.0	0.3	0.5
Temiskaming and Northern Ontario Railway	3.3	0.5	0.5	2.3	1.9	1.1	3.7
Algoma Eastern Railway	14.8	2.3	1.1	......	......	9.4	8.2
Algoma Central and Hudson Bay Railway	2.8	1.2	1.6	3.4	3.3	6.1	4.5
Nipissing Central Railway	......	......	......	......	......	......	......
	2.3	3.7	1.8	1.7	2.2	2.4	2.7

RAILWAY FIRES

RAILWAY	Per cent. of Total Number of Railway Fires						
	1930	1929	1928	1927	1926	1925	1924
Canadian National Railways (exclusive of northern line)	33.7	44.1	29.6	39.3	29.7	38.3	50.3
Canadian Pacific Railway	25.2	39.8	54.1	27.0	46.6	29.7	21.9
Canadian National Railways (northern transcontinental line only)	9.2	11.8	5.1	......	6.8	1.6	3.0
Temiskaming and Northern Ontario Railway	13.4	1.1	2.0	10.1	5.9	3.1	8.8
Algoma Eastern Railway	10.9	1.1	1.0	......	......	6.2	5.1
Algoma Central and Hudson Bay Railway	7.6	2.1	5.1	12.4	9.3	15.6	10.9
Nipissing Central Railway	......	......	......	......	......	......	......
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST AREAS BURNED OVER

FOREST CONDITIONS	1930		1929	1928	1927	1926	1925	1924
	Acres	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Timber land	399,583	56.1	18.4	37.1	2.6	14.4	5.4	21.0
Cut-over land (some timber left)	69,281	9.8	18.3	7.1	14.5	25.2	18.5	15.9
Young growth (below six inches)	100,590	14.1	29.7	30.8	17.7	32.7	29.8	32.6
Barren and grass land	142,355	20.0	33.6	25.0	65.2	27.7	46.3	30.5
Totals	711,809	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST AREAS BURNED OVER

Inspectorate	Number of fires	Timber land, mainly coniferous, i.e., softwood	Timber land, mainly hardwood	Cut-over land, some softwood left	Cut-over land, some hardwood left	Young growth, mainly coniferous	Young growth, mainly hardwood	Barren land	Grass land	Totals (acres)
Hudson	119	68,627	5,328	2,014	......	4,709	17,853	54,415	89	153,035
Kenora	168	2,894	282	9,120	132	6,317	527	14,457	193	33,922
Port Arthur	215	279,467	9,375	41,055	652	59,965	2,521	51,066	3,932	448,033
Oba	83	31,908	997	2,075	468	1,978	730	5,471	254	43,881
Cochrane	87	207	4	1,377	18	51	2	2,672	380	4,711
North Bay	66	34	1	479	245	120	78	476	185	1,618
Sudbury	218	11	1	323	90	347	88	2,499	781	4,140
Soo	122	4	5	5,777	579	558	1,930	2,300	158	11,311
Georgian Bay	57	6	2	132	138	81	518	325	281	1,483
Algonquin	77	54	180	301	3,306	404	88	1,276	110	5,719
Trent	190	34	162	451	549	372	1,353	911	124	3,956
Totals	1,402	383,246	16,337	63,104	6,177	74,902	25,688	135,868	6,487	711,809
1929 totals	1,550	114,026	912	109,315	5,261	177,464	8,085	205,302	5,278	625,643
1928 "	536	37,220	21	6,530	634	29,758	1,101	24,024	1,095	100,383
1927 "	924	831	119	4,202	974	4,294	2,041	18,061	5,220	35,742
1926 "	1,110	10,266	2,468	12,866	9,378	17,583	11,303	19,262	5,248	88,374
1925 "	1,149	4,634	5,555	13,555	21,588	22,391	34,164	68,414	19,242	189,543
1924 "	851	24,067	6,592	11,089	12,057	31,760	15,908	42,353	2,190	146,017

CLASSIFICATION OF LAND BURNED OVER

Inspectorate	Fires burning on one class of land only						Fires burning on both Crown and private land										Totals	
	Crown land			Private land			Originating on Crown land					Originating on private land						
	No. of fires	Area in acres	Per cent.	No. of fires	Area in acres	Per cent.	No. or fires	Crown land area in acres	Per cent.	Private land area in acres	Per cent.	No. of fires	Crown land area in acres	Per cent.	Private land area in acres	Per cent.	No. of fires	Area in acres
Hudson	106	151,848	99.2	12	24							1	1,037	0.7	126	0.1	119	153,035
Kenora	118	19,321	57.0	44	1,143	3.4	1	65	0.2	75	0.2	5	4,221	12.4	9,097	26.8	168	33,922
Port Arthur	65	23,218	5.2	142	62,454	14.0						8	97,360	21.7	265,001	59.1	215	448,033
Oba	41	38,471	87.7	34	3,152	7.2	1	28	0.1	2		7	1,421	3.2	807	1.8	83	43,881
Cochrane	31	2,956	62.7	53	1,724	36.6	3	13	0.3	18	0.4						87	4,711
North Bay	18	870	53.8	48	748	46.2											66	1,618
Sudbury	59	2,573	62.2	150	1,186	28.6	3	39	0.9	52	1.3	6	185	4.5	105	2.5	218	4,140
Soo	47	4,121	36.4	73	1,690	14.9	1	1,200	10.6	3,800	33.6	1	200	1.8	300	2.7	122	11,311
Georgian Bay	20	806	54.4	34	451	30.4						3	91	6.1	135	9.1	57	1,483
Algonquin	51	4,729	82.7	24	97	1.7						2	757	13.2	136	2.4	77	5,719
Trent	89	1,763	44.6	96	1,665	42.1						5	238	6.0	290	7.3	190	3,956
Totals	645	250,676	35.2	710	74,334	10.4	9	1,345	0.2	3,947	0.6	38	105,510	14.8	275,997	38.8	1,402	711,809

MEANS OF FIRE DETECTION

Inspectorate	Chief Ranger District	Total Fires	Air Service		Towers		Rangers		Public	
			Number	Per cent.	Number	Per cent	Number	Per cent.	Number	Per cent
Hudson	Red Lake	60	54	90.0	..	....	3	5.0	3	5.0
	Sioux Lookout	32	14	43.7	2	6.3	4	12.5	12	37.5
	Armstrong	27	9	33.3	..	....	6	22.2	12	44.5
		119	77	64.7	2	1.7	13	10.9	27	22.7
Kenora	Kenora	80	39	48.8	12	15.0	11	13.7	18	22.5
	Minaki	24	13	54.2	1	4.2	2	8.3	8	33.3
	Rainy River	64	40	62.5	6	9.4	4	6.2	14	21.9
		168	92	54.8	19	11.3	17	10.1	40	23.8
Port Arthur	Thunder Bay	167	65	39.0	22	13.1	36	21.6	44	26.3
	Nipigon	48	25	52.1	5	10.4	10	20.8	8	16.7
		215	90	41.9	27	12.5	46	21.4	52	24.2
Oba	Nakina	9	5	5.6	1	1.1	1	1.1	2	2.2
	Longlac	10	5	50.0	..	....	2	20.0	3	30.0
	Oba	12	..	....	1	8.3	4	33.3	7	58.4
	Franz	13	1	7.7	1	7.7	1	7.7	10	76.9
	Hearst	16	..	....	1	6.2	6	37.5	9	56.3
	Kapuskasing	23	1	4.4	2	8.7	13	56.5	7	30.4
		83	12	14.5	6	7.2	27	32.5	38	45.8
Cochrane	Cochrane	61	..	....	1	1.6	28	45.9	32	52.5
	Abitibi	4	..	....	2	50.0	1	25.0	1	25.0
	Timmins	12	..	....	..	....	12	100.0	..	....
	Matheson	10	..	....	..	....	8	80.0	2	20.0
		87	..	....	3	3.5	49	56.3	35	40.2

North Bay............	Temagami North....	6	..	....	1	16.6	2	33.4	3	50.0
	Temagami East.....	1	..	....	..	....	..	....	1	100.0
	North Bay..........	49	..	....	17	34.7	21	42.9	11	22.4
	Latchford...........	10	..	....	3	30.0	5	50.0	2	20.0
		66	..	....	21	31.8	28	42.4	17	25.8
Sudbury..............	Foleyet West.......	9	..	....	1	11.1	7	77.8	1	11.1
	Foleyet East........	3	2	66.6	1	33.4	..	....	..	....
	Temagami West.....	3	1	33.4	1	33.3	1	33.3	..	....
	Sudbury North......	9	3	33.3	..	....	1	11.1	5	55.6
	Sudbury South......	124	37	29.8	28	22.6	31	25.0	28	22.6
	Webbwood..........	64	14	21.9	19	29.6	9	14.1	22	34.4
	Mississagi East......	1	..	....	..	....	..	....	1	100.0
	Mississagi West.....	5	2	40.0	1	20.0	..	....	2	40.0
		218	59	27.1	51	23.4	49	22.4	59	27.1
Soo..................	A.C.R..............	65	19	29.2	3	4.6	22	33.9	21	32.3
	Blind River.........	52	12	23.1	11	21.1	13	25.0	16	30.8
	Mississagi South.....	5	2	40.0	..	....	2	40.0	1	20.0
		122	33	27.1	14	11.5	37	30.3	38	31.1
Georgian Bay.........	Georgian Bay West..	25			13	52.0	6	24.0	6	24.0
	Georgian Bay East..	32			14	43.7	4	12.5	14	43.8
	Georgian Bay South.	..	No		..	....	..	....	..	....
		57	Aircraft		27	47.4	10	17.5	20	35.1
Algonquin............	Algonquin North....	41	in		10	24.4	18	43.9	13	31.7
	Algonquin South....	36	use		10	27.8	10	27.8	16	44.4
		77			20	26.0	28	36.4	29	37.6
Trent................	Trent..............	94			64	69.0	7	7.0	23	24.0
	Madawaska.........	96			73	76.0	9	9.0	14	15.0
		190			137	72.1	16	8.4	37	19.5
Totals.....	....	1,402	363	25.9	327	23.3	320	22.8	392	28.0

(5) *Permits*

The total number of burning permits issued during the season was 15,094 for an area of 50,278 acres. The burning permit law is now being enforced throughout the Fire Districts and its benefits are gradually being felt. The hearty co-operation of the settlers is in most cases very noticeable.

STATEMENT OF PERMITS ISSUED

District	Number of Permits						
	1930	1929	1928	1927	1926	1925	1924
Red Lake	111	63	129	24	31	99	70
Sioux Lookout	66	78	40	103	26		
Armstrong	10	13	5	28	....	....	....
Kenora	606	769	611	497	179	3	128
Minaki	66	55	44				
Rainy River	40	40	29	61	31	19	16
Thunder Bay	395	293	333	433	264	235	100
Nipigon	....	3	4	10	....	....	....
Nakina	2	7	4	37	51	95	36
Hearst	1,173	1,074	1,501	1,264	1,804	1,656	1,011
Longlac	2	3	[illegible]	....	2	....	....
Oba	24	15	24	34	29	11	16
Franz	13	9	6	14	5	10	....
Kapuskasing	2,113	1,903	2,274	1,245	1,022	1,187	668
Smoky Falls	....	16	....	84	76		
Cochrane	2,755	2,078	2,637	2,871	2,506	2,486	1,815
Abitibi	8	20	....	5	65	157	2
Matheson	1,915	1,664	1,236	1,482	1,603	1,515	1,275
Timmins	1,093	1,241	1,034	1,173	1,407	1,212	580
New Liskeard	....	....	....	....	836	637	408
A.C.R.	93	95	51	72	97	82	18
Blind River	250	191	134	298	164	126	100
Mississagi South	....	....	2	3	....	....	....
Foleyet West	74	43	43	59	58	3	34
Foleyet East	170	199	185	163	175	169	102
Mississagi West	48	55	22	77	67	20	15
Mississagi East	64	6	12	26	18	12	9
Webbwood	225	222	169	322	183	162	119
Sudbury North	129	12	15	18	16	36	173
Sudbury South	962	854	540	766	580	411	149
Temagami West	18	27	12	11	14	19	....
Temagami North	924	988	951	765	294	253	200
Temagami East	17	277	139	223	395	174	86
Latchford	18						
North Bay	731	914	724	829	971	691	360
Georgain Bay West	93	105	111	87	83	100	....
Georgian Bay East	224	165	155	162	207	159	....
Algonquin North	41	50	29	45	14	33	29
Algonquin South	122	106	105	73	103	84	58
Trent	172	150	77	57	31	106	24
Madawaska	327	235	181	172	59		
Totals	15,094	14,038	13,611	13,593	13,466	11,962	7,602

STATEMENT OF PERMITS ISSUED

District	Acreage covered by Permits						
	1930	1929	1928	1927	1926	1925	1924
Red Lake	1,786	29	109	56	15	416	215
Sioux Lookout	375	570	85	189	63		
Armstrong	....	4	18	....	....	....	1
Kenora	1,738	2,170	1,671	3,123	442	2	325
Minaki	22	18	5				
Rainy River	90	403	378	1,162	2,144	174	57
Thunder Bay	2,201	1,137	7,777	2,428	993	1,029	463
Nipigon	....	15	2	110	....	....	....
Nakina	....	3	18	19	35	28	25
Hearst	4,805	4,898	7,119	3,358	3,435	3,721	2,311
Longlac	....	....	....	....	....	....	....
Oba	25	7	7	7	28	1	60
Franz	....	....	....	....	....	1	....
Kapuskasing	6,437	7,443	13,807	5,085	4,106	4,222	2,351
Smoky Falls	....	22	....	72	205		
Cochrane	8,735	6,414	16,901	5,577	5,623	4,462	4,010
Abitibi	39	19	....	4	213	426	....
Matheson	8,441	7,554	5,031	3,251	4,884	5,211	4,573
Timmins	5,669	6,801	2,222	1,812	2,354	2,064	1,421
New Liskeard	....	....	....	....	2,039	2,154	1,345
A.C.R.	603	184	1,121	269	408	1,257	100
Blind River	690	380	130	1,199	1,041	1,119	619
Mississagi South	....	....	1	27	....	....	....
Foleyet West	19	23	29	1,370	1,008	25	2,959
Foleyet East	161	65	87	2,280	1,613	3,152	3,402
Mississagi West	83	331	310	2,373	2,208	2,555	81
Mississagi East	27	9	26	2,984	2,843	4,741	2
Webbwood	915	648	449	7,565	4,125	2,768	2,009
Sudbury North	339	13	14	556	137	293	425
Sudbury South	1,670	2,184	941	5,105	2,089	1,957	6,900
Temagami West	5	34	3	7	27	6	....
Temagami North	1,692	1,228	1,272	1,412	319	1,197	303
Temagami East	1	579	217	514	458	819	172
Latchford	9						
North Bay	875	1,697	1,366	1,348	1,830	1,384	518
Georgian Bay West	169	307	157	297	201	742	....
Georgian Bay East	623	730	380	456	558	418	....
Algonquin North	121	3,362	33	15	148	377	719
Algonquin South	180	1,753	141	139	199	121	599
Trent	437	295	268	550	111	326	60
Madawaska	1,296	423	810	1,043	86		
Totals	50,278	51,752	62,905	55,762	45,988	47,168	36,025

STATEMENT OF PERMITS ISSUED

Month	Number of Permits						
	1930	1929	1928	1927	1926	1925	1924
April	756	640	116	663	100	451	127
May	3,531	2,579	3,372	2,857	3,580	2,185	849
June	3,025	5,043	4,494	4,641	3,341	2,273	3,614
July	2,150	2,937	2,581	2,082	2,643	2,172	1,388
August	2,753	1,520	2,139	1,671	2,065	2,484	1,093
September	2,469	1,220	899	1,656	1,672	2,367	528
October	410	99	10	23	65	30	3
Totals	15,094	14,038	13,611	13,593	13,466	11,962	7,602

STATEMENT OF PERMITS ISSUED

Month	Acreage Covered by Permits						
	1930	1929	1928	1927	1926	1925	1924
April	4,888	2,662	701	7,138	3,686	7,981	4,956
May	14,134	9,882	21,435	15,265	13,484	12,397	2,812
June	10,696	24,581	23,453	13,896	12,020	5,851	10,188
July	7,263	8,627	9,589	5,662	7,521	7,685	3,546
August	6,871	2,693	5,796	8,408	4,434	6,667	5,021
September	4,923	2,302	1,812	4,742	4,800	6,546	9,450
October	1,503	1,005	119	651	43	41	52
Totals	50,278	51,752	62,905	55,762	45,988	47,168	36,025

(6) *Equipment*

All the various kinds of equipment used by the forest protection organization was again subjected to strenuous use due to the character of the fire season. In the western part of the Province the fire fighting equipment on hand was not nearly sufficient to meet the needs and it was necessary to augment the stock by purchases of new material and by transferring from the east all that could be spared. The almost continuous use of fire pumps and other such articles naturally resulted in great wear and tear but the equipment on the whole stood up wonderfully well.

Of the new equipment purchased, the Port Arthur Inspectorate received a goodly portion because of the small stock there and the high fire hazard.

The most important addition to the equipment supply was eighty fire fighting units with 294,500 feet of hose. These units paid for themselves many times over in enabling the control of some of the larger fires which otherwise would probably have burned unchecked until the autumn rains.

To accommodate the many fire fighting crews it was necessary to purchase additional tents and blankets. More canoes were also necessary for transportation, but the greater number of those purchased were for replacement.

Of the thirty-four automobiles purchased seventeen were replacements. These cars are practically all half-ton trucks.

MAJOR EQUIPMENT PURCHASED AND IN USE

Inspectorate	Fire Fighting Units		Fire Fighting Hose (feet)		Portable Hand Pumps		Tents		Blankets (pairs)		Canoes		Small Motor Boats		Launches		Auto Trucks		Railway Motor Cars		Velocipedes		Outboard Motors		Binoculars	
	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use
Hudson..	14	82	40,000	174,600	36	135	20	102	81	599	....	62	3	12	1	4	....	....	1	3	2	9	3	22	....	....
Kenora...	9	47	59,500	126,800	72	161	20	56	135	379	3	25	4	13	3	4	2	5	....	1	....	....	4	13	3	4
Rainy River..	8	20	32,500	60,300	....	28	12	30	37	121	2	15	1	2	....	....	1	3	....	1	....	2	1	6	3	3
Port Arthur.	30	49	77,100	95,800	265	372	109	139	1,014	1,086	31	52	5	6	....	4	2	5	1	3	....	7	7	8	3	5
Oba.....	3	40	5,800	79,400	22	229	13	140	50	792	....	57	....	14	....	2	3	6	....	12	....	28	....	13	....	18
Cochrane	2	33	11,000	74,800	9	179	4	58	20	464	2	54	....	2	....	6	4	12	....	5	....	28	1	4	....	5
Soo......	2	25	8,000	44,200	....	85	8	78	20	399	....	34	....	....	....	1	3	6	1	3	....	9	1	5	1	13
Sudbury..	3	69	30,000	194,600	30	234	21	220	20	1,184	1	164	2	12	3	11	4	11	1	7	....	6	4	17	7	22
North Bay	6	32	18,000	70,600	20	102	16	98	225	815	12	91	....	3	1	8	6	16	1	1	....	13	5	8	4	23
Georgian Bay....	2	20	8,000	39,000	....	96	2	45	20	334	2	49	....	3	....	7	4	8	....	....	1	5	1	4	2	11
Algonquin	1	14	4,600	28,400	3	83	....	61	.....	461	2	55	2	8	....	3	2	5	....	4	....	7	1	7	1	9
Trent....	....	6	....	16,200	24	71	3	22	30	213	....	17	2	10	....	....	3	9	....	1	....	1	3	10	1	19
Totals.	80	437	294,500	1,004,700	481	1,775	228	1,049	1,652	6,847	55	675	19	85	8	50	34	86	5	41	3	115	31	117	25	132

(7) *Locomotive Inspection*

Two men were again engaged throughout the fire season on the inspection of the fire protective appliances on all railway locomotives operating through the Fire Districts. These men also made inspections of the appliances on steam loaders, alligators and tugs where necessary.

A total of 1,456 locomotive inspections were made covering 632 locomotives operating on railway lines under the jurisdiction of the Board of Railway Commissioners for Canada, the two inspectors having appointments as officers of the Board. In addition fifty-seven inspections were made of Temiskaming and Northern Ontario Railway locomotives and twenty-four inspections of logging locomotives, 1,537 inspections in all.

LOCOMOTIVE INSPECTIONS

Railway	Number Inspected					Total No. Locomotives	Total Number Inspections							Inspections Showing Defects	Percentage Defective						
	Times																				
	1	2	3	4	5 and over	1930	1930	1929	1928	1927	1926	1925	1924	1930	1930	1929	1928	1927	1926	1925	1924
C.P.R.	129	61	36	37	31	294	665	890	918	805	739	799	851	4	0.6	....	0.5	1.2	0.8	0.5	1.9
C.N.R.	149	45	35	40	41	311	721	995	925	915	962	988	1,001	23	3.2	1.6	1.5	0.8	1.8	0.5	1.5
A.C. & H.B.R.	4	2	8	7	.....	21	60	64	65	19	20	45	45	......	....	....	....	....	....	....	....
A.E.R.	2	4	....	....	.....	6	10	12	17	15	18	21	15	......	....	....	....	....	....	4.8	....
N.C.R.	....	....	....	....	.....	.....	......	3	......	......	3	3	8	......	....	....	....	....	....	33.3	....
T. & N.O.R.	18	18	1	....	.....	37	57	110	......	......	......	......	......	5	8.9	....	....	....	....	....	....
Logging Railways	20	2	....	....	.....	22	24	46	......	......	......	......	......	13	54.2	30.4	....	....	....	....	....
Totals	322	132	80	84	72	691	1,537	2,120	1,925	1,754	1,742	1,856	1,920	45	4.3	1.4	1.0	1.0	1.3	0.6	1.6

Average cost per inspection: 1930, $1.39; 1929, $1.84; 1928, $1.74; 1927, $1.78; 1926, $1.91; 1925, $1.78; 1924, $1.80.

(8) *Improvements*

It was possible in spite of the high fire hazard, to complete quite an extensive programme of building during the year. Considerable winter work was carried out in connection with this building, particularly in transportation, and resulted in a considerable saving both in time and money.

The most important addition was the erection of twenty-two steel lookout towers and 518 miles of permanent telephone lines. In connection with the towers the cabins surmounting the towers were made by our own staff and proved more satisfactory in every way than those it has been possible to purchase.

The number of wireless stations was increased by ten, new stations being opened at Otter Lake steel tower, Lake St. Joseph Deputy Headquarters, Macdiarmid Chief Ranger Headquarters, Jackfish Island Deputy Headquarters, Sault Ste. Marie District Headquarters, Pukaskwa Deputy Headquarters, Manitou Lake Deputy Headquarters, Kenora Chief Ranger Headquarters, Latchford Township steel tower, and North Bay District Headquarters.

PERMANENT IMPROVEMENTS

Completed to October 31st, 1930

Cabins	303
Storehouses	71
Boathouses	30
Combined Storehouses and Boathouses, etc.	12
Bunkhouses	51
Offices	15
Garages	50
Other Buildings	102
Hose Towers	50
Wooden Lookout Towers	117
Steel Lookout Towers	113
Permanent Telephone Lines (miles)	3,050
Temporary Telephone Lines (miles)	54

(9) *Air Operations*

Aircraft again performed yeoman service, particularly in the transportation of men and supplies to and from fires in outlying areas. The great demand for flying for this purpose especially in the month of June again necessitated the purchase of a considerable number of flying hours from commercial companies.

Aircraft were located during the season as follows:—

Goose Island	1 Moth 1 H.S.2 L.
Caribou Lake	1 Moth
Sioux Lookout	1 Moth 1 H.S.2 L. 1 Hamilton
Kenora	1 Moth 1 Hamilton
Fort Frances	1 Moth 1 H.S.2 L.
Port Arthur	1 D.H. 61 1 Moth 1 H.S.2 L. 1 Hamilton

Orient Bay	1 Moth
Twin Lakes	1 Moth 1 H.S.2 L.
Oba Lake	1 Moth 1 H.S.2 L.
Remi Lake	1 Moth
Sault Ste. Marie	1 Moth
Biscotasing	1 Moth
Sudbury	2 Moths

(10) *Hazard Disposal*

The policy of disposing of accumulations of slash around settlements and wherever possible on settlers' lots and along routes of travel was continued.

Considerable burning was done around Sioux Lookout, Hudson, Savant Lake, Armstrong, Redditt, along the Kenora-Redditt Road, Harbour Island, Taché, Amethyst Harbour, Mississagi Road, Gowganda, Elk Lake, along the Ferguson Highway, Kirkland Lake and Timmins.

(11) *Travel Permits*

The travel permit system was applied to a further area during the season as outlined under "Legislation." This system is proving of great help in preventing fires and is receiving better support from the public in general as its use becomes better understood.

A total of 36,799 permits were issued during the season covering approximately 91,457 persons. Of this number 25,907 permits were issued for cars travelling along the Ferguson Highway between North Bay and Latchford and covered some 65,000 persons.

(12) *Meteorological Studies*

The Dominion Meteorological Service again co-operated to the fullest extent possible in supplying weather recording instruments and special daily forecasts. These forecasts are of the greatest benefit preceding and during hazardous periods.

II. REPORT OF THE DIRECTOR OF AIR SERVICE

Introduction:

The growth of the Provincial Air Service is impressively represented by the increased flying hours, expansion of its operating area and the important work it performed during 1930.

It has been perhaps the saddest year of operation since the inception of the Service. During the operating season of 1930 we lost one of Canada's outstanding pilots.

It is with regret that I have to report the death of Major John O. Leach, General Superintendent of the Service at Port Arthur, June 26th, 1930.

The death of Major Leach leaves a gap in aviation which will be difficult to fill. His congeniality endeared him to all who came in contact with him. His enthusiasm and courage brought about his untimely end. He was performing aerobatics on a Hamilton aircraft, contrary to our regulations, and crashed into the harbour at Port Arthur from a height of 300 feet, his death being instantaneous. Major Leach had an enviable war record, taking part in numerous historic air battles. He was a recipient of the M.C. with bar.

During the last seven years of active flying operations the Service have flown 45,640.37 hours. During the operating season of 1930, the Service flew 14,192.40 hours.

The fire hazard in all districts was as severe as in the year 1929, with the result that the transport aircraft were needed in the majority of districts at one time to cope with the emergency. To meet the demands of the Branch and fulfil the flight requisitions a new fast aircraft was introduced into the Service at the commencement of the season. In the transportation of fire fighters, fire fighting equipment and supplies, speed is essential; every minute wasted in the air means the loss of some important function on the ground. The new machine is an all metal aircraft having a cruising speed of 120 m.p.h., with performance which permits it to carry a pay-load of 1,500 pounds.

The introduction of the new transport type favourably impressed the members of the Service by its clean cut, streamline appearance, high speed and big pay-load. The all metal structure is a strong feature as well as economical because it reduces the annual reconditioning costs which are to be met in overhauling wood and fabric machines. The metal structure considerably lessens the possibility of damage by trees and rocks when approaching rugged shorelines and by fire fighters climbing in and out of the machine. It is particularly adapted to winter flying as it can be left in the open without fear of its structure being detrimentally affected by the elements. In the operation of three of these craft during the 1930 season, operating staff find that with a few modifications the machine will certainly compare favourably with any machine on the market.

The excellent performance of the new Hamilton machines which collectively flew a total of 1,204.40 hours, carried a total load of 988 tons, 608 pounds and covered 126,420 miles, as illustrated below:

CF.OAH	326.00 hours	259 tons	1,622 lbs.
CF.OAI	496.40 hours	469 tons	289 lbs.
CF.OAJ	315.50 hours	213 tons	391 lbs.
NC. 878	66.10 hours	46 tons	306 lbs.

Twenty-six aircraft were in use during the season, comprising four Hamilton all metal aircraft, six H.S.2. L. flying boats, fourteen Moths, one Vedette and one D.H. 61.

The D.H. 61, which hitherto has not been flown a great number of hours each year, performed excellently after a new metal propeller was fitted, completing 343.10 hours' fire suppression duty in the Western District. This particular machine has a remarkable pay-load, as much as 2,200 pounds being lifted from the water at one time. Its ability to take off and land in small lakes permitted the Service to comply with many emergency flight requisitions, operating in the hazard zone north of Port Arthur.

The remaining six H.S.2 L. flying boats did good work. These machines have now gone through seven heavy operating seasons. The fact that these machines still continue to perform in a satisfactory manner reflects particularly well on the excellent reconditioning or overhaul that they receive each winter in the shops at Sault Ste. Marie. It is feared that in the very near future the services of these reliable, steady machines which have served the Branch so remarkably well, will be dispensed with, as they are obsolescent and with their age we find that each year it is more costly to recondition and very difficult to obtain operating spares. It was decided to scrap six of these machines last winter after a rigid examination which disclosed that through fair wear and tear of the hulls and other components, reconditioning would not be effective.

The continuing success and sturdiness of the Moths is manifest by the splendid work they accomplish year after year and the severe treatment to which they are subjected. The fourteen machines in service this year contributed 9,297.45 hours' flying without any engine or structural failure. Each year we see them being used by the Forestry Branch officials in connection with urgent duties in their respective districts. A number of Moths were used considerably in connection with the suppression or transport programme.

Organization—Flying Operations.

During the operating season no drastic changes were made in the personnel, other than a new position created, that of General Superintendent. One Senior Pilot was promoted to the rank of District Superintendent to fill the vacancy caused by the resignation of the former Western District Superintendent.

Two new bases were organized, one at Port Arthur, the other at Lake St. Joseph. The formation of the first mentioned was found necessary because of the severe fire hazard which existed in the district.

The Disposition of Aircraft in the Western District was as follows:

Sioux Lookout	Moth	CF.OAA
	Hamilton	CF.OAH
Goose Island	Moth	CF.OAE
	H.S.2.L.	G-CAOK
Fort Frances	Moth	G-CAOU
	H.S.2.L.	G-CAOJ
Kenora	Moth	CF.OAC
	Hamilton	CF.OAI
Orient Bay	Moth	G-CAOZ
Port Arthur	Hamilton	CF.OAJ
	D.H. 61	G-CAPG
Caribou Lake	Moth	G-CAOY
Lake St. Joseph	H.S.2.L.	G-CAOQ
Shebandowan	Moth	G-CAPA
	H.S.2.L.	G-CAPE

The Disposition of Aircraft in the Eastern District:

Sault Ste. Marie	Moth	CF.OAG
Sudbury	Moths	G-CAOW G-CAOX
Biscotasing	Moth	CF.OAD
Remi Lake	Moth	CF.OAF
Oba Lake	Moth	G-CAPC
Twin Lakes	Moth	G-CAPB
	H.S.2.Ls.	G-CAOA G-CAPF
Photography	Vedette	CF.OAB

Reconditioning.

The reconditioning period, the period from November 1st, 1929 to May 1st, 1930, was administered as of previous season. All work in connection with the reconditioning or overhaul of aircraft and aircraft engines was carried out at the Provincial Air Service Plant at Sault Ste. Marie under the very strict supervision of the Plant Superintendent who is directly responsible to the Director.

As in past seasons it was again deemed advisable to overhaul all engines other than Gipsy, the installation of the Moth, at Sault Ste. Marie. This necessitates that all engines be shipped, freight or express, to Sault Ste. Marie, overhauled and tested and returned to the operating base.

The manufacture of motor boats of various sizes, scows, portable sectional canoes and other articles kept the personnel continually busy.

The plant itself was reorganized, new offices were built, the Stores Department enlarged and racks erected to store additional aircraft equipment.

Fire Detection.

The 4,506.00 hours devoted to this duty shows an increase of approximately fifty per cent. on the figures for the preceding year, and three hundred per cent. increase on those for 1925.

The Moth aircraft contributed the greater portion of the flying which was controlled as usual by the District Foresters or officers nominated by them.

The area patrolled was far greater in proportion to the increase in hours because the Moths were faster with the new Gipsy engine, and occasionally the faster transport machines were used.

Fire Suppression and Transportation.

At the commencement of the season it was decided to separate the flying under two distinct classifications, namely, Supression and Transportation.

In former years all transportation whether conveying equipment to and from fires, or rangers' headquarters, etc., was included in Fire Suppression. There is no need to dilate on the advantages of this new arrangement as it speaks for itself. Fire Suppression absorbed 3,659.40 hours and Transportation, 2,537.50 hours.

The transport machines were used to their utmost capacity especially in the Port Arthur district where three fires of huge proportions were raging at one time. Records show that the total load carried by the five modern transport planes during the season was 1,298 tons, 1,240 pounds.

The distinct advantage of machines with a good pay-load is that they can transport in one load a complete crew and equipment consisting of five men, one pump, hose, food and equipment for one week. During the operating season many such suppression flights were organized and carried out.

The spacious cabins of our new aircraft accommodated from one to twelve men without discomfort, and permitted the Service to transport as many as six sectional canoes on one flight.

Ferrying.

The increase in hours spent on the flying under this head may be attributed to the necessity of ferrying the new Hamilton machines from Milwaukee to Sault Ste. Marie and the Moth from Toronto to Sault Ste. Marie, and in the necessity of transferring machines between bases during the season in order to cope with the high hazard of Western Flying Operations.

The greater proportion of the total 590.25 hours was absorbed in transferring machines from and to Sault Ste. Marie, either at the opening or closing of the season or for engine change or overhaul.

Administration—Inspection.

The item "Operation" which covers Service flying was cancelled this year and all flying of this nature is now recorded "Administration." Also the item

"Inspection" which includes certain Service flights now relates exclusively to routine flights made by officials of the Forestry Branch.

The combined total of 1,145.35 hours, comprising Administration, 194.15 and Inspection, 951.20, is considerably less than last year. It does not, however, indicate that aircraft were not used so much for these duties. In fact, they were used extensively this year and the decrease in hours can be largely attributed to the speed in which the fast machines completed the flights.

It would be well to mention also that officials very frequently carried out these duties in conjunction with other flights for which requisitions had already been issued or which had prior claim on the services of the aircraft.

Sketching.

The progress of aerial sketching has reached a higher stage of development, not only in the functions of the Government Service, but in the industrial and commercial life of the country. Its uses are not only confined to the classification of forest types and mapping but to plotting the location and extent of fires, water routes, portages and many other features in unmapped or comparatively unknown districts.

A large percentage of the 47.05 hours is accounted for by the mapping of forest types to enable the District Forester to keep an accurate check on the progress of the fire and the location and movement of the crews.

Sketching from the air is intricate work, requiring constant attention and experience on the part of the sketcher. Unlike photography it is more or less independent of weather, in fact, every advantage is taken of bad weather because more aircraft are available.

Photography.

As in the former season the Vedette was placed at the disposal of the photographic section of the Forestry Branch. The work it accomplished in the 187.45 hours devoted to topographical survey compensated for the loss of its services in other directions. Smoky weather conditions which prevailed in some districts and the diurnal changes in weather and temperature hindered the operation to a great extent; but these are factors that have to be contended with in work of this nature.

Now that photographic survey holds a prominent place in the Service, routine consideration should be paid to the type of machine most suitable for all conditions. Aircraft with performance, a speedy climb—high ceiling—warm and spacious cockpits, are some of our main features to consider. Cold temperatures found about 5,000 feet in the spring and early fall affect the operations of the camera, to say nothing of the operator whose hands are exposed to the icy wind. I regret to advise that these are some of the troubles that our photographic crews experience, performing the duties in connection with the photographic programme as flown in the Vedette aircraft.

Instruction.

The hours spent on instruction at the school last winter are reflected in the success of the pilots who graduated from Applicant to Junior Pilots and who were appointed to flying machines during the operating season.

Six pilots were chosen from among the pupils and they contributed 3,026.35 hours, an average of more than 500 hours each with little or no damage to the machines. One pilot secured two records, namely, the greatest number of hours for the first year's flying, that is 798.45 hours, and the Service record of 18.10 hours in one day.

Another first year pilot secured third place in the individual record for the year's flying—731.20 hours.

These first year pilots proved by the convincing manner in which they performed their duties, to be worthy pilots of the Service and fully justified the confidence placed in them by the instructors and superintendents.

Some 529.20 hours were devoted to instruction, a decrease of 129.25 hours compared with last year's figures.

Fourteen students received instruction, of which six received licenses, three took a refresher course for commercial license, four did not complete training and one was failed as not being up to standard. Four of the six who were awarded pilots' licenses already held their air engineers' license and have been with the Service for some time in the capacity of Air Engineers.

It is the policy of the Service to train a limited number of engineers each year to become pilots, with the ultimate intention of producing a full complement of pilot engineers.

A glowing tribute was paid to the pupils by the Superintendent of Air Regulations, Ottawa, who gave them their final examination. An extract from the summary of his report reads as follows:

> "It is desired to congratulate the instructors responsible for the good showing made on these written examinations, since the marks obtained are considerably above the average on these subjects.
>
> "Flying tests were given to six new pilots and all were successful in passing. In particular, the exhibition of flying by two pupils on H.S.2. L. aircraft was excellent."

Followed by further comment during the operating season, as follows:

> "Certainly the 1930 graduates reflect most favourably upon your training and I am glad to know that I was not carried away by my enthusiasm when I told you that they were among the finest boat pilots I had ever examined."

Special Flights.

Hitherto all flying of this nature was recorded under the heading "Special Transportation." It is thought that the word "transportation" covers so wide a range that it is likely to be confusing and that it is not an appropriate word to cover this type of transportation. To obviate any tendency towards error or misunderstanding the word "transportation" was cancelled and "flight" substituted.

The 247.45 hours devoted to this work involved a variety of flights, such as conveying Government officials to various parts of the Province, sick and injured to hospital, doctors to attend sick and police officials to investigations.

Conclusion.

The Service suffered the loss of one machine during the past season—the Hamilton at Port Arthur.

This Hamilton which was on loan to the Service was crashed at Port Arthur, under the circumstances as previously stated, becoming a total wreck and causing the death of the pilot.

Six minor accidents also occurred. A Hamilton was damaged when attempting to take off at Goose Island. A Moth turned over in a gale at Goose Island. In taking off from a small lake in the Biscotasing area a Moth undercarriage was damaged. The machine was not heard of for four days, but when found and parts taken in the machine was flown back to the operating base for repairs. The Vedette was damaged at Bear Island and a Moth was turned over in a gale of wind at Orient Bay. The D.H. 61 was damaged on account of propeller failure when taxiing.

In each of the above referred to cases the machines were repaired, returned to the Service bases without undue loss of time or heavy reconditioning expenses.

Again it is my happy privilege to commend the entire personnel of the Provincial Air Service upon the splendid, honest, untiring efforts expended to carry out requirements, to supply the flying when and where requested to the Branch.

The annual report hides many inspiring examples of courage and devotion to duty of the Personnel. Hardly a day passes without outstanding incidents taking place. The flying crews may not agree that they perform outstanding feats, probably have never given it a thought. To mention one case would be unfair as everybody in the Force has contributed to making a Service of high standard. It owes its success to the *esprit de corps* of the Personnel and their unceasing and staunch effort to do all that is required of them.

Operating Statistics.

The statistical summary herewith records the record year of the Provincial Air Service in the past seven years of flying operations.

EFFICIENCY—PROVINCIAL AIR SERVICE OPERATIONS, 1930

MONTH	Requisitioned	Attempted	Completed	Completed same day but delayed	Not completed same day	Percentage completed uninterrupted	Percentage completed same day but delayed	Mechanical causes	Weather
January	6	6	6	..	..	100.00	....	..	..
February	26	26	23	..	3	88.46	....	..	3
March	31	31	30	..	1	96.77	....	1	..
April	9	9	9	..	..	100.00	....	..	..
May	339	339	325	8	6	95.87	2.36	4	10
June	578	574	544	8	26	94.12	1.38	9	25
July	592	592	569	8	15	96.11	1.35	6	17
August	792	780	746	13	33	94.19	1.64	23	23
September	413	389	364	8	41	88.14	1.94	13	36
October	202	183	164	2	36	81.19	.99	1	37
November	1	1	1	..	..	100.00	....	..	..
	....	....	....	..	..	......	....	..	..

HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATIONS

	1925		1926		1927		1928		1929		1930	
	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.
Fire Detection	1,440.40	52.5	1,957.44	55.4	2,170.53	44.7	1,736.10	28.4	3,070.30	26.4	4,506.00	31.7
Fire Suppression	155.45	5.7	640.17	18.1	948.00	19.5	1,717.55	28.1	4,592.55	39.5	3,659.40	25.8
Transportation											2,537.50	17.9
Sketching	244.42	8.9	142.56	4.0	523.00	10.8	583.20	9.5	297.05	2.6	471.05	3.3
Photography	53.15	1.9	99.25	2.8	173.00	3.6	163.15	2.7	207.45	1.8	187.45	1.3
Special Transportation	197.40	7.2	194.50	5.5	127.10	2.6	185.10	3.0	246.05	2.1	247.45	1.7
Observers' Instruction	26.50	0.9	17.14	0.5	31.35	.07			4.50	.04	13.40	.09
Dusting Operations							20.10	0.3	21.25	.18		
Wireless Tests											4.55	.03
Administration	62.05	2.2	62.10	1.8	426.35	8.8	1,016 20	16.6	1,584.40	13.7	194.15	1.4
Inspection											951.20	6.7
Forced Landings	36.04	1.3	29.25	0.8	17.50	.04	30.35	0.5	222.30	1.9	164.15	1.2
Ferrying	330.41	12.0	234.36	6.6	240.25	4.9	345.15	5.6	523.10	4.5	590.25	4.2
Test Flights	47.27	1.7	42.55	1.2	65.30	1.3	117.35	1.9	172.20	1.5	134.25	.9
Flying Instruction and Demonstration	144.43	5.7	117.50	3.5	137.05	2.8	192.55	3.0	658.45	5.6	529.20	3.7
Totals	2,739.52	....	3,539.22	....	4,861.03	....	6,108.40	....	11,602.00	....	14,192.40	....

	1930	1929	1928	1927
Flights.				
Total number of flights	11,955	9,472	4,130	2,745
Average duration of flight	1.19 hrs.	1.22 hrs.	1.47 hrs.	1.76 hrs.
Average miles flown per flight	73.2	70.6	83	105
Average altitude	1,892 ft.	1,720 ft.	2,354 ft.	2,610 ft.
Average number of flights per day	40.8	33	17.9	13.8
Average number of flights per day per machine on days machines employed	4.13	3.9	2.55	2.10
Number of miles flown	875,043	669,423	342,343	287,305
Load.				
Total load-weight carried	9,477,386	7,586,368	4,258,984	3,888,091
Total operating load	7,179,208	6,171,649	3,495,552	3,170,178
Effective or useful load	2,298,178	1,414,719	763,432	717,913
Passengers Carried.				
Total number of passengers carried	4,766	2,672	2,606	2,268
Average number of passengers per flight	.40	.27	.63	.82
Average number of passengers per machine	191	103	172	119
Total number of passengers and personnel carried	9,821	7,279	8,938	7,195
Machine days, one machine for one day, machines employed	2,893	2,336	1,614	1,307
Fair weather machine days, machine available and idle	642	644	754	661
Machine days, machines available and weather unfit for flying	633	456	805	615
Total number of machine days supplied by the Service	4,168	3,436	3,713	2,583
Number of times one machine unserviceable one day	286	328	161	84
Total possible machine days in the season	4,454	3,764	3,334	2,667
Number of patrols requisitioned	2,989	1,960	1,540	1,261
Number of times machines unable to complete patrol on account of machine trouble	38	24	16	12
Service patrol efficiency	93.2	90.45	95.2	96.85
Machine patrol efficiency	98.7	98.7	98.95	99.05

OPERATIONS STATISTICS, 1930

MACHINES	No. of days serviceable	No. of days Unserviceable	Machine days machine employed	Clear days machine available and idle	Available but weather unfit	Unable to complete patrol. Mechanical	Requisitions	Patrols abandoned account of weather
Albatross	164.5	15.5	82	43	39.5	2	67	3
Auk	202.5	9.5	164.5	7	31	5	154	8
Avocet	255.5	4.5	183	22	50.5	...	177	3
Blackbird	161	20	57.5	12	91.5	1	49	9
Bobolink	152.5	4.5	91.5	33	28	1	94	2
Crane	183	6	116.5	35	31.5	1	142	1
Crow	219.5	14.5	120.5	55	44	2	157	5
Dove	167.5	6.5	119.5	24	24	1	127	2
Eagle	152	17	107	30.5	14.5	4	99	13
Emu	150	23	131	9	10	1	106	1
Finch	152	5	77	54	21	..	81	6
Flamingo	153	3	70	75	8	..	64	3
Goose	86	49	69	9	8	1	51	..
Grouse	177.5	10.5	146.5	17.5	13.5	2	166	7
Heron	82.5	11.5	66	5.5	11	5	54	7
Ibis	161	11	117	30.5	13.5	2	155	8
Jackdaw	155	16	100	28	27	3	114	1
Jay	87	....	69	1	17	1	80	7
Kestrel	145	15	125.5	4	15.5	..	116	3
Quail	137.5	13.5	116.5	7	14	3	106	2
Upstart	195	4	121	35	39	2	138	1
Wren	174	2	134	28	12	..	170	1
Xebec	276	8	186	59	31	..	207	4
Yellowbird	208.5	7.5	173	7	28.5	1	156	4
Zeno	159.5	8.5	139	10.5	10	..	148	1
Nc-878-H	11	....	11	....	....	..	11	..
Total	4,168.5	285 5	2,893.5	641.5	633.5	38	2,989	102

HAMILTON AIRCRAFT—LOADS CARRIED

OPERATIONS, 1930

Machine	Month	Operating Load	Effective Load	Total
CF. OAH.	May	119,051 lbs.	37,139 lbs.	156,190 lbs.
	June	40,204 lbs.	12,775 lbs.	52,979 lbs.
(Flying time, 326 hours)	August	100,608 lbs.	32,640 lbs.	133,248 lbs.
	September	95,377 lbs.	27,540 lbs.	122,917 lbs.
	October	39,768 lbs.	14,520 lbs.	54,288 lbs.
		395,008 lbs. (197 tons, 1,008 lbs.)	124,614 lbs. (62 tons, 614 lbs.)	519,622 lbs. (259 tons, 1,622 lbs.)
CF. OAI.	May	79,591 lbs.	22,756 lbs.	102,347 lbs.
	June	151,520 lbs.	24,115 lbs.	175,635 lbs.
(Flying time, 496.40 hours)	July	158,813 lbs.	72,428 lbs.	231,241 lbs.
	August	169,173 lbs.	47,955 lbs.	217,128 lbs.
	September	130,999 lbs.	41,004 lbs.	172,003 lbs.
	October	28,815 lbs.	11,120 lbs.	39,935 lbs.
		718,911 lbs. (359 tons, 911 lbs.)	219,378 lbs. (109 tons, 1,378 lbs.)	938,289 lbs. (469 tons, 289 lbs.)
CF. OAJ. (Flying time, 315.50 hours)	August	157,603 lbs.	91,558 lbs.	249,161 lbs.
	September	92,528 lbs.	48,250 lbs.	140,778 lbs.
	October	26,797 lbs.	9,655 lbs.	36,452 lbs.
		276,928 lbs. (138 tons, 928 lbs.)	149,463 lbs. (74 tons, 1,463 lbs.)	426,391 lbs. (213 tons, 391 lbs.)
NC. 878 (Flying time, 66.10 hours)	June	53,455 lbs. (26 tons, 1,455 lbs.)	38,851 lbs. (19 tons, 851 lbs.)	92,306 lbs. (46 tons, 306 lbs.)
Total all machines (Flying time, 1,204.40 hours)		1,444,302 lbs. (722 tons, 302 lbs.)	532,306 lbs. (266 tons, 306 lbs.)	1,976,608 lbs. (988 tons, 608 lbs.)

III. REPORT OF THE FOREST LIAISON OFFICER

During the season of 1930, work undertaken may be classified as follows:

(1) Aerial Forest Type Sketching;
(2) Aerial Photography;
(3) Radio Communication.

1. *Aerial Forest Type Sketching.*

During 1930, Aerial Sketching was confined almost entirely to an area northeast of Lake Nipigon, between the C.N.R. and the Albany.

A general investigation of this area, which includes some twelve thousand square miles, has shown that approximately one-third can be eliminated as a non-timbered muskeg area. This includes the whole northeastern section which probably represents an extension of the James Bay Coastal Plain. In this area, drainage is poor and what timber exists is confined to the margins of streams. Lakes are of infrequent occurrence. In the remaining two-thirds, conditions for timber growth are much more favourable, the country is higher, and while not bold, is generally rolling. Lakes are numerous and of good size, while muskeg conditions are relatively uncommon. The whole country drains north and east to the Albany. The drainage system is well developed.

Work on this area was commenced in 1929. During the present season however, a modification of previous methods was employed with considerable success. Briefly, this consists of a combination of oblique photographic survey and aerial sketching. The photographs, which must be taken and plotted a season in advance, do not cover the whole area, but are laid down in a regular system of strips. With this control system established, sketching can be employed to fill in the gaps with a high degree of accuracy. At the same time, Forest Types and details of topography hidden from the camera in the oblique position can be added.

Because of lack of uniformity in conditions, cost figures for Aerial Survey vary a great deal and averages cannot be very closely applied to any specific case. Records available, however, indicate that this procedure in the present instance was no more costly than a straight sketching survey. The saving results from the estimated saving in flying time for the combined operation, as against a straight sketching survey. In so far as quality of the product is concerned, there can be little doubt that the map produced by this method will be more useful to the Branch than either a straight sketching or a purely photographic map. Accuracy of topographic data should in general compare very favourably with a survey based on vertical photography.

Summary of the status of this survey at the close of the season of 1930 is as below:

Non-timbered	4,000 square miles
Oblique photo strips run	8,000 square miles
Forest types completed by sketching	4,000 square miles

2. *Photographic Survey:*

(a) Control for sketching in the Ogoki-Little Current Watershed.

Eleven and one-half rolls of oblique photos, totalling approximately eleven hundred exposures were used in this area. In addition, from the same base, two rolls were exposed north of the Albany to obtain a general idea of the character of the country and its timber conditions. This work was based on oblique photography and is described in greater detail in the section preceding in connection with Aerial Sketching. The actual area covered by the photos approximates three thousand square miles.

(b) Survey of Provincial Forests.

Photography for these surveys was all vertical and totalled some six hundred exposures. The reserves and areas in each are as follows: Eastern, three hundred and fifty square miles; Mississagi, seventy-two square miles; Kawartha, one hundred and sixty-two square miles.

(c) Survey for Provincial Hydro-Electric Power Commission.

Photos for this purpose were also vertical and totalled fifteen hundred exposures.

3. *Radio Communication.*

During the past season, twenty-eight stations were operated by the Branch. Of this total, four were located in the North Bay District, two in the Cochrane District, two in the Sault District, three in Port Arthur, three in Kenora and fourteen in the Hudson District.

Of these stations, perhaps one of the most deserving of notice was the station at Garden Lake. Equipment for this station was installed at this point in the first place as an emergency unit and on that account the power plant was of the portable type. This plant is a development of the Branch radio section and though tested during the season of 1929, had never received a lengthy working trial. On this location, however, the equipment provided power for a standard set for a period of over one month, or until the need for a permanent power unit had demonstrated itself and purchase, delivery and assembly had been completed.

Late in the season an aerial transmitting set was tested in the Sault Inspectorate and was used on several service flights. Unfortunately, the machine carrying this equipment capsized after an attempted take-off in rough water. As no duplicate equipment was on hand, further work was postponed until the commencement of winter flying.

Records of radio traffic for the Branch for the past season show a continued increase in Branch traffic. Commercial traffic has, however, fallen off, due to the depression of the mining industry in the Red Lake District. A tabulated statement and comparisons are shown below:

TRAFFIC RECORDS SUMMARIZED

(In Words)

Totals for Districts, 1930

District	Total, 1930
Hudson	393,398
Kenora	29,576
Western	21,678
Cochrane	10,780
Sault Ste. Marie	22,654
North Bay	22,098
Total	500,184

Comparison with Previous Years

Year	Total Traffic
1927	58,239
1928	233,855
1929	545,983
1930	500,184
Total	1,338,261

IV.—REFORESTATION

ST. WILLIAMS

On the 17th day of December, 1929, one of the worst ice storms in the memory of the oldest inhabitants swept in from the lake devastating plantations and woodlots alike over a wide belt along the northern shore of Erie. Plantations of Scotch pine and larch suffered most severely, in some instances thirty per cent. of the entire stand being broken down. Indigenous species such as red pine and jack pine were least affected.

(1) *Nursery Operations*

Nursery operations commenced on March 11th, seven days earlier than last year. A comparatively mild winter resulted in shallow soil freezing, and by the first of April practically all species were lifted, heeled-in by the shipping shed and ready for distribution.

In addition to 1,412,000 deciduous species which were lifted during the late fall of 1929, 5,440,000 conifers were raised in the spring of 1930, making a total of 6,852,000 trees for permanent disposal.

(*a*) *Fertilizers.*

Forty-five acres of soy beans were turned under at Station No. 1, and at Station No. 2 thirty acres of rye and vetch and five acres of field peas were ploughed down for their fertilizing value.

Barnyard manure and commercial fertilizer applied at Station No. 1 was slightly less than that used during the previous year.

A large pile of bog heads and muck which had been decomposed three years, was spread on standard seed-bed Compartment No. 3. Two hundred and twenty-five truck loads provided a dressing to an average depth of four inches. This was applied in September of the current year, leaving ample time to work the fertilizer in, and mix thoroughly with the underlying soil.

A new pile of muck soil in excess of 300 wagon loads has been built up this year and will function in relieving future fertilizer purchases.

(*b*) *Tree Seed.*

Seed collections at the local Station were considerably less than last year. The quantity of jack pine seed on hand make it unnecessary to collect much of this species. A few bushels of Scotch pine cones were accepted, while no white pine cones of local origin were brought in. Norway spruce cones were fairly plentiful, and black walnuts prolific. In connection with black walnut propagation, an experiment conducted during the recent year proved conclusively that a higher percentage of germination is obtainable where the husk has been removed prior to planting.

Consequently, 819 bushels of walnuts were husked by passing them through a motor-driven machine specially constructed for the purpose.

Several countings reveal that there are on an average 400 black walnuts (husks on) to the bushel, whereas there are 1,600 nuts to the bushel (husks removed).

Where the husks are removed, nicety of handling in planting is greatly increased and a more regular germination procured, since the nuts may be covered to an even depth.

TREE SEED ON HAND—FALL, 1930

Species	Amount in Pounds
Red Pine	88
White Pine	207
Scotch Pine	7½
Jack Pine	493
White Spruce	380
Norway Spruce	80
White Cedar	73½
Sitka Spruce	10
Austrian Pine	12
Black Locust	50
Honey Locust	10
Balsam	12
Total	1,423

(*c*) *Seed Beds.*

CONIFEROUS SEED SOWN DURING 1930

Spring		Fall	
Species	Beds sown	Species	Beds sown
Red Pine	1,018	White Pine	255
White Cedar	104	Scotch Pine	94½
		Jack Pine	95½
		White Spruce	132
		Red Cedar	16
		Siberian Larch	49
		European Larch	6
		Hemlock	14
Total	1,122	Total	662

HARDWOOD SEED SOWN DURING 1930

Species	Amount Sown	
	Pounds	Bushels
Elm	120	
Soft Maple	57	
Walnuts		195 husked
Walnuts		153 not husked
Hickory Nuts		12 husked
White Ash	165	
Hard Maple	160	
Black Locust	7½	
Basswood	235	
Totals	744½	360

(*d*) *Transplanting.*

The number of transplants shipped to other stations shows a decrease over that of 1929. Slightly less than 150,000 two-year old conifers were transferred to Orono and Midhurst. Importation of transplant stock includes 250,000 red pine from the Midhurst nursery and 85,000 white pine from Orono.

An exceedingly dry summer prevailed. Very little rain fell during the month of July, August and September, but this shortage of natural precipitation was satisfactorily overcome by our excellent irrigating equipment. Seedling growth was rather above normal, losses from damping off practically nil, but development of 2-1 stock fell off somewhat due directly to the protracted drought.

Lining out of transplants started early in April, the operation continuing until the end of May when all transplants of suitable development were transferred from seed-beds to nursery lines.

LINING-OUT RECORD FOR SPRING, 1930

White Pine	201,000
Red Pine	1,831,000
Scotch Pine	1,085,000
Jack Pine	1,888,000
White Spruce	1,419,000
Norway Spruce	1,662,000
White Cedar	882,000
Korean Larch	119,000
Norway Maple	9,000
Mugho Pine	37,000
Silver Fir	6,000
Pitch Pine	5,000
Mixed Reline	113,000
Hemlock	2,000
Poplar Cuttings	295,000
Total	9,554,000

(*e*) *Nursery Stock Available for Spring* (*1931*) *Shipment.*

Conifers		Hardwoods	
Species	Number	Species	Number
White Pine	100,000	White Ash	84,000
Red Pine	1,200,000	Hard Maple	80,000
Scotch Pine	500,000	Soft Maple	200,000
Jack Pine	985,000	Black Walnut	100,000
White Spruce	833,000	Basswood	19,000
Norway Spruce	894,000	Rooted Poplar	123,000
White Cedar	401,000	Elm	100,000
Korean Larch	129,000	Black Locust	5,000
European Larch	182,000	Red Oak	20,000
Austrian Pine	26,000	White Oak	14,000
		Poplar Cuttings	455,000
		Willow Cuttings	50,000
Total	5,250,000	Total	1,250,000

Summary—

Conifers	5,250,000
Hardwoods	1,250,000
Total	6,500,000

(2) *Improvements*

Station No. 1.

The fifth concession road west to what is known as the quarter town line was graded, one bad hill cut down and one half mile gravelled, two loads in a place. This completes development work on this particular road which borders Station No. 1 property on the south side for a distance of two and one half miles.

A combination office and forest museum was constructed during the recent summer on the old barn site. This erection was specifically planned to fit with the general surroundings, and constitutes a decided improvement.

It was considered necessary to re-roof our packing shed which was leaking badly. At the same time the old peak type roof was converted into a hip roof, metalled, and the east half reconditioned to serve as a dining hall for the employees. This room, twenty-six feet by forty feet in dimensions, is now completed and relieves a long-felt want of better accommodation for the men.

A paint and oil shed twelve feet by fourteen feet was also erected and a one car garage built for the foreman.

It may be interesting to note that in practically all of the construction effected this year, studding and rafters used were the direct product of thinnings removed from a seventeen-year-old plantation of Scotch pine.

Station No. 2.

No buildings were erected at this Station.

Road extension includes the construction of one mile of gravel on the property, and re-surfacing of one mile of old road. In spite of the dry summer all property roads were maintained in good condition.

Twenty acres of good nursery land were tiled, broken up and summer fallowed. The soil is deep, rich and friable.

Permanent windbreaks were established on a thirty acre field, subdividing it into five (six acre) compartments. One compartment of this new land is being used for the development of nursery stock.

(3) *Permanent Planting*

On account of failures due to drought and a severe visitation of "white grub," Lachnosterna, extensive "fillings" in the more recently established plantations were necessitated. Each and every plantation at both Stations Nos. 1 and 2 were thoroughly inspected and all gaps replanted.

Twenty-one experimental plantations were set out at Station No. 2 using red pine in mixture with other species.

Thirteen two-acre plots were furrowed in October in preparation for the establishment of the Scotch pine group. These experimental plantings should prove interesting since Pinus sylvestrus of five definite and widely spread origins will be planted. A complete description of the arrangement, spacing, grouping and associations, will be incorporated in the 1931 Annual Report.

Five new plantations were set out at Station No. 1.

A total of 115,000 trees 2-1 stock of red pine was required to complete this planting.

In addition to the experimental plantations set out at Station No. 2, a ten-acre plantation of red pine was established and a total of 10,350 trees were planted.

PERMANENT PLANTING FOR 1930

Species	Number
White Pine	2,784
Red Pine	278,788
Scotch Pine	53,589
Jack Pine	8,148
White Spruce	40,932
Norway Spruce	4,900
White Cedar	1,200
Elm	1,350
Balsam	3,128
Willow	13,000
Carolina Poplar	7,358
Red Cedar	1,786
White Ash	7,166
Soft Maple	6,637
Korean Larch	3,100
Total	433,866

(4) *Protection*

Animals.

All dead wood in the older windbreaks was cut out. The entire nursery section at both Stations was thoroughly cleaned up twice during the year—spring and fall.

Damage from mice and other rodents was practically nil, and it is felt that the expenditure in maintaining a clean nursery is well worth while from this reason alone, admitting, of course, that a clean nursery is less subject to factors of disease.

Rabbit damage is on the decrease. It appears that lack of food under the coniferous plantations is forcing these animals to winter farther afield in the vicinity of deciduous growth.

Squirrels create little damage as plenty of food from the ever-increasing annual cone crop prevents the necessity of girdling Scotch pine or eating the terminal buds.

Insects.

Injury from white pine weevil was severe.

All plantations were gone over very thoroughly three times during the season. An exceedingly dry summer as was experienced this year is most effective in favouring the action of this pest.

For the first time in the history of this Station two species of bark beetles, viz., Ips pini and Ips scaligraphus made their appearance and resulted in the loss of several fifteen-year-old jack and red pine.

Indication of the presence of the beetles were revealed in late October, and shortly after Dr. J. M. Swaine of the Entomological Branch, Ottawa, was on the job.

Immediate steps were taken to check the spread of this pest. All infested trees were cut down and burned. Needle droppings and duff were treated similarly and a flame thrower used to sear the soil over the entire area of infestation.

Since part of the insects hibernate in the tree trunks and part in the litter, complete extermination is hoped for. According to Dr. Swaine these bark beetles are not common to the more northern regions, this being only the second known outbreak in Canada. Dry weather and the presence of slash creates a medium favourable to propagation.

In all there were eight outbreaks of this insect necessitating the removal of one hundred and sixty-three red pine and twelve jack pine.

Intensive inspection will be maintained during 1931 for evidence of recurrence.

"Tetrancychus telarius," the common red spider, prevailed in small patches on both white and Norway spruce 2-2 nursery stock at Station No. 2. Upon the advice of the Dominion Entomologist this stock will be held for spray next year, and will not be distributed. Sulphur spray is most effective in killing this insect and a complete formulae may be procured either from this Station or from Dr. Swaine.

Successful efforts were made to offset nursery stock losses by the common cut worm. Three applications of poisoned bran were applied to all nursery beds during the recent summer and losses usually running into hundreds of thousands of 1-0 and 2-0 and coniferous seedlings were reduced to practically nothing. The dates of application are as follows—May 1st, July 16th and August 6th.

Disease.

Damping off of coniferous seedlings was negligible. Lack of rain permitted perfect control of watering.

No evidence of blister rust was encountered. However, the area in the neighbourhood of the nurseries was worked and all members of the family "Ribes" dug up and destroyed.

Ribes Eradication.

With further reference to ribes eradication, we are pleased to report that it is annually becoming more difficult to find wild currant and gooseberry bushes, indicating that their extermination in this vicinity is gaining certainty.

Ninety per cent. of the native sweet chestnut (Castanea dentata) are blighted. About half the trees are already dead and the remaining stems rapidly dying. Even one-year-old coppice is suffering from the same malady. A few trees appear to be resisting the blight, giving a faint ray of hope that the species will not be exterminated. Utilization of standing chestnut not too far gone is being advised.

(5) *Woodlot Improvement*

Plantation thinnings were heavy. Severe storm injury necessitated the removal of broken, bent or otherwise damaged trees in practically every plantation of fifteen or more years of age. Fortunately the younger trees suffered very little. As far as was practical all of the produce resulting from these enforced thinnings was utilized either for fuel, stakes or posts. The following record is submitted to indicate yield accruing from the above mentioned thinnings.

YIELD FROM PLANTATION THINNINGS, 1930

SCOTCH AND JACK PINE

Cords			Stakes		Logs
16″	30″	48″	24″ long	30″ long	F.B.M.
220	58	120	17,118	12,072	3,488

An extensive area of our natural woodland at both Stations Nos. 1 and 2 was cleaned up. Broken-down trees, as well as ill-formed specimens, and others revealing disease, were cut down and converted into lumber and fuel-wood. A total of one hundred and four acres were thus subjected to woodlot improvement.

The yield in fuel from such woodlot improvement was 1,351 cords.

One fortunate condition arriving from storm damage is prominent in that, by the operation of cleaning up the area in question, an equal acreage has been made available for the planting of trees of superior species and, in the long run, a much more valuable stand of timber than nature provided will be developed.

(6) *Publicity*

During 1930 the Norfolk Forest Station was the mecca of tourists, exceeding all previous years. The fame of reforestation, as carried on in Ontario, is being broadcast far and wide. American visitors of other years are coming back and bringing their friends who are amazed at the advanced status of forestry in Ontario. All visitors are supplied with experienced guides who are prepared to explain operations in detail, and make the tour one of educational value rather than just a matter of sight-seeing.

Arrangements have, moreover, been made to have interested parties taken care of at Station No. 1 where reclamation, planting, experimental plantations and nursery activities offer an entertaining inspection.

Reforestation exhibits were set up at Port Dover, Tillsonburg, Aylmer, St. Thomas, Woodstock, Courtland and Simcoe. Requests for our exhibit were made by Ingersoll, London and Jarvis, and these places have been promised consideration next year.

Several addresses have been given before Kinsmen, Lion and Rotary Clubs, and these have been received with interest.

The use of lantern slides and, better still, motion pictures applying directly to reforestation, invariably brings out a larger audience who are given a clearer conception of the project when illustrated by picture and story.

Through the medium of the press seasonable hints and advice serve in solving the "how and why of reforestation."

Orono

An unusually severe drought, extending throughout the entire year, accompanied by high temperatures, caused very severe loss in the transplant lines, as well as a stunting of height growth. The precipitation for the year was approximately seven inches below the normal for the preceding six years. Of this precipitation, two-thirds fell during the period preceding April 1st, 1930, and was lost in the spring "run off," or succeeding October 1st, 1930, and was not available to the small trees. The remainder was spread over the intervening six months in light showers.

(1) *Nursery Operations*

(*a*) *Fertilizers.*

Quantities of fertilizers used were as follows:

Animal		Mineral		
Manure	Dried Blood	Acid Phosphate	Muriate of Potash	Sulphate of Ammonia
446 tons	150 lbs.	1,000 lbs.	500 lbs.	500 lbs.

(*b*) *Seed.*

Seed gathered during the year comprised 500 bushels of walnuts. Present seed on hand at the nursery is composed of deciduous tree seed entirely, which has been stratified in shallow, screened pits for spring planting. They consist of the following:

Species	Amount in Bushels
White Ash	20
Basswood	8
Butternut	120
Black Cherry	2
Hard Maple	20
Red Oak	23
Walnut	800
Total	993

(*c*) *Seed Beds.*

During the year a total of 847 coniferous seed beds were sown—102 beds in the spring and 745 beds in the fall. In addition 708 bushels of hardwood seed were planted.

CONIFEROUS SEED SOWN DURING 1930

Spring		Fall	
Species	Beds Sown	Species	Beds Sown
Red Pine	101	White Cedar	33
White Spruce	1	Hemlock	11
		Jack Pine	77
		Red Pine	264
		Scotch Pine	25
		White Pine	139
		Norway Spruce	77
		White Spruce	119
Total	102	Total	745

HARDWOOD SEED SOWN

Species	Bushels
White Ash	14
Basswood	5
Butternut	90
White Elm	3
Hard Maple	25
Soft Maple	25
Red Oak	25
Walnut	564
Totals	751

(*d*) *Transplanting.*

Owing to a poor germination in the seed-beds sown in the fall of 1927, the number of seedlings available for transplanting was much below normal. To supplement the 1,784,000 seedlings available for transplanting from our own beds, an additional 680,000 red pine 2-0 seedlings were received from Midhurst and transplanted.

SPRING TRANSPLANTING OF CONIFEROUS STOCK

Species	Number
White Cedar	394,000
Jack Pine	270,000
Red Pine (Midhurst)	680,000
Red Pine (Orono)	126,000
Scotch Pine	62,000
White Pine	356,000
Norway Spruce	300,000
White Spruce	276,000
Total	2,464,000

In addition, 220,000 white pine 2-0 seedlings were lifted and shipped to St. Williams for transplanting. In the fall, 50,000 red pine and 50,000 white pine, 2-1 stock, were shipped to Thessalon reforestation area for experimental heeling-in over winter.

HARDWOODS TRANSPLANTED

Species	Number
White Ash	10,500
Basswood	500
Butternut	3,000
White Elm	15,000
Hard Maple	7,500
Soft Maple	25,000
Walnut	3,000
Total	64,500

Owing to the very severe drought conditions which prevailed throughout this section of Ontario during the entire year, and more especially during the growing season of 1930, very severe losses and considerable stunting in growth were experienced in the transplant lines. Those transplants which suffered stunting in growth, while perfectly healthy, developed unusually strong root systems and a corresponding reduction in Crown development. As a result of a shortage of available transplant land, however, it is almost imposssible to carry these transplants over for another year. They are therefore being listed in a separate column headed 5-inch to 6-inch height in the stock lists.

NURSERY STOCK ON HAND AS AT NOVEMBER 31st, 1930

Conifers

Species	Seedlings		Shipping Stock—Height in Inches				Totals
	1 year	2 year	5 to 6	6 to 9	9 to 12	12 to 18	
White Cedar	1,600,000	225,000	25,000	175,000	....	....	2,025,000
European Larch (Finnish Stock)	....	....	28,000	40,000	1,000	....	69,000
Jack Pine	103,000	675,000	10,000	40,000	....	....	828,000
Red Pine	2,025,000	500,000	125,000	400,000	....	....	3,050,000
Scotch Pine	475,000	....	13,000	20,000	....	....	....
Scotch Pine (Swedish)	....	33,000	....	....	....	....	541,000
White Pine	500,000	510,000	175,000	165,000	....	....	1,350,000
Norway Spruce	1,825,000	575,000	45,000	375,000	....	....	2,820,000
White Spruce	225,000	1,000,000	68,000	265,000	....	1,200	....
White Spruce (Exper.—N. Que.)	27,000	....	....	....	....	....	1,586,200
Totals	6,780,000	3,518,000	489,000	1,480,000	1,000	1,200	12,269,200

Deciduous

Species	Height in Inches			Larger Stock	Totals
	6 to 9	9 to 12	12 to 18		
White Ash	20,000	11,000	10,500	....	41,500
Basswood	....	400	....	....	400
Butternut	....	12,800	2,800	....	15,600
Black Cherry	800	800	....	....	1,600
White Elm	125,000	100,000	14,000	....	239,000
Hard Maple	9,000	8,000	7,000	....	24,000
Red Maple	10,000	5,300	....	....	15,300
Silver Maple	100,000	100,000	10,000	1,000—10 ft. to 12 ft.	211,000
Red Oak	1,200	2,500	....	....	3,700
Walnut	38,000	....	2,500	....	40,500
			Cuttings		
Carolina Poplar	....	50,000	....	....	50,000
White Willow	....	50,000	....	....	50,000
Totals	304,000	340,800	46,800	1,000	692,600

(2) *Improvements*

Buildings.

A combined office and lunch room, twenty-six feet by thirty-six feet was erected on the foundation previously installed. The building is of frame construction with a shingled roof. The first floor comprises an office with a small room adjoining for office storage, lunch room and lavatory accommodation. The second floor was made available by the use of a gambrel roof and was finished for special storage purposes or emergency accommodation. The building is lathed and plastered throughout and lighted with electricity.

Roads and Bridges.

The drive through the southern section of the nursery was widened to twenty-one feet, graded up throughout its length and gravelled. Two concrete culverts were built for drainage purposes. Two miles of township road adjoining the Nursery on the west was also widened, graded and gravelled. The approach from the village was further improved.

During the year the implement shed, tool-house, workshop and barn were wired for electricity.

(3) *Permanent Planting*

A small area of eight acres was planted out this year to spruce—four acres being pure white spruce and four acres pure Norway spruce. In all, 9,750 spruce were used in these plots—4,875 white spruce and the same quantity, 4,875 of Norway spruce.

In the two hundred acre block in Manvers Township, on a strip of some thirty acres on the south end which was burned over during the summer of 1929 a beginning was made at clear-cutting all injured trees. Uninjured pine, oak and maple are being left to insure some seed trees but certain sections will have to be planted in order that the establishment of a reasonable stand may not be unduly delayed.

(4) *Protection*

Animal.

The nuisance of girdling by mice was reduced to a minimum. Squirrels again proved a nuisance and became so bold that shooting was the only remedy. We experienced the usual trouble with crows in the butternut and walnut areas but after several had been shot little further damage was noted. Rabbits were very numerous last winter and considerable damage was done. By the use of ferrets, however, marked progress was made in ridding the neighbourhood of these pests during the past season.

Insects.

Very little damage was noted this year from the white pine weevil in the nursery itself or in adjacent plantations. A number of white pine of from eight to ten feet in height on the 200-acre block in Manvers were attacked, however, and it was necessary to adopt the usual control measures—the infected leaders were removed and placed in screened containers.

The larvae of the June bug, which have been reported as being so prevalent in eastern Ontario this year, were very abundant in the Durham Forest plantations. Several areas of an acre or more were completely denuded of all vegetation including young trees up to sixteen inches in height. These areas are now coming up into burdocks. Areas which have been attacked are being ploughed and worked for a season where this is possible.

For the first time serious depredations were observed in plantations as a result of infestations of the larvae of Leconte's sawfly. No injury was noted on the nursery or Durham Forest plantations nor the township demonstration plots, but two private plantations some four miles north of the nursery were very severely attacked. The infected trees were sprayed with a stock solution of lead arsenate which stopped the damage.

No new infections of white pine blister rust have been located this year. In plantations which were previously noted, we co-operated with the owners in removing and destroying infected trees.

(5) *Woodlot Improvement*

On the 200-acre block in Manvers Township an effort was made to clear up the slash resulting from the logging and cordwood operations which preceded the acquisition of the property. Tops were lopped and the brush piled and burned. In addition, crooked and suppressed trees are gradually being cleared out. Some 300 logs were made—white pine, oak, beech and maple and 150 cords of wood cut and split. The logs are being hauled into the saw-mill at Orono for sawing into dimension stuff and lumber, while the fuel is being sold locally as opportunity offers.

On the Durham forest the improvement cuttings were extended toward the east, some fifty acres being cleared of weed and wolf trees.

(6) *Publicity*

Several addresses were given at horticultural meetings throughout the district. These appear to be a worthwhile endeavour judging by the interest shown and the number of enquiries received.

The municipal demonstration plots which have been established throughout this district are just now beginning to attract most favourable attention. The Darlington Township and Clark Township plots are especially favourably situated for effect and growth in both has been excellent and in the case of the latter, no filling has been necessary. The favourable impression created throughout the "Pine Ridge" by these plots is very noticeable.

Seven exhibits were placed at fall fairs. This was rather more than had been arranged for and were in most cases the result of special requests from the agricultural societies concerned.

An effort was made to reach the agricultural communities to the east and as a result the exhibit was placed at rather more distant points than has been customary. The results obtained were such as would indicate that an extension of this work still farther afield would be advisable.

MIDHURST

(1) *Nursery Operations*

(*a*) *Fertilizers.*

The following fertilizers were used this year at this Station:

Fertilizer	Lbs.	Ozs.
Tankage	24	..
St. Bone Meal	12	..
Acid Phosphate	20	..
Rock Phosphate	12	..

Wood Ashes	12	..
Sulphate of Potash	20	..
Blood (Tankage)	90	..
Muriate of Potash	12	..
Sheep Manure	12	..
0–12–15	12	..
4– 8–10	20	..
2– 8–10	12	..
Nitrate of Soda	12	..
Ammonia Sulphate	12	..
Sulphuric Acid	2	4
Totals	284	4

Besides the above-mentioned fertilizers, well decomposed humus from the swamp was used extensively at this Station. The new land received this type of fertilizer at the rate of thirty-five loads per acre. Older land that had not received a coating during the last five years was also similarly treated. Altogether, 1,605 loads were put out last year. This humus is an exceellnt means of improving the soil physically.

(*b*) *Seed.*

All seed was obtained from the extracting plant located at Angus, Ont.

(*c*) *Seed-beds.*

Seeding operations last fall began on the 28th of October and continued until November 12th. This year only a portion of the seed was sown in the fall as the seed from the extracting plant could not be obtained in time.

The following seed was sown in the fall:

Species	No. of Beds	Amount	
		Lbs.	Ozs
Red Pine	170	137	14
White Pine	288	663	10
White Spruce	110	138	12
Balsam	15	15	..
Norway Spruce	29	21	13
White Cedar	42	34	2
Yellow Birch	4	5	..
Red Cedar	15	17	2
Totals	673	1,030	5

The following seed was sown in the spring:

Species	No. of Beds	Amount	
		Lbs.	Ozs.
Red Pine	351	321	8
Scotch Pine	34	24	6
Jack Pine	56	38	2
White Pine	26	49	..
White Spruce	32	50	..
Norway Spruce	26	20	..
Totals	525	503	..

In addition twenty-three experimental beds were sown.

Only a small amount of hardwoods were sown and were as follows:

Fall		Spring	
Species	Amount in Bushels	Species	Amount in Bushels
Black Walnut	222¾	Elm	10
Red Oak	79⅝	Soft Maple	4
Butternut	48		
White Ash	10		
Black Cherry	4¾		
Hard Maple	5		
Totals	370⅛		14

(*d*) *Transplanting.*

The following conifer seedlings were lined out in the spring:

Species	Number
Red Pine	4,683,328
White Pine	963,087
Jack Pine	53,853
Scotch Pine	149,023
Norway Spruce	714,435
White Spruce	405,141
White Cedar	337,859
European Larch	58,504
Total	7,365,230

(*e*) *Trees for Distribution in 1931.*

Conifers		Hardwoods	
Species	Number	Species	Number
Red Pine	3,047,801	Silver Maple	38,625
White Pine	800,801	Elm	31,195
Jack Pine	4,561	Red Oak	28,900
Scotch Pine	24,365	Butternut	11,525
Norway Spruce	138,846	Walnut	10,700
White Spruce	50,746	Hard Maple	2,025
White Cedar	143,187	White Ash	1,650
European Larch	40,352	Basswood	875
Austrian Pine	8,035	Black Cherry	675
Totals	4,258,694		126,170
Grand Total	4,384,864		

(*f*) *Nursery Stock in Other Stages of Development.*

Conifers		Hardwoods
1-year olds	4,415,269	110,000
2-year olds	4,132,339	

(*g*) *Trees Shipped from this Nursery in the Spring of 1930.*

Conifers to private individuals	1,487,036
Hardwoods to private individuals	203,824
Total trees shipped to government projects (mainly conifers)	1,034,225
Total seedlings shipped to government projects and other nurseries	2,104,000
Total	4,829,085

(2) *Improvements*

This year considerable work was done down at the two reservoirs; a small park was started and an excellent road was laid out. All paths and roadways at the park were given a coating of crushed stone. A cement lily pond was constructed here last fall.

Last spring a new 40-horsepower electric motor and a two-phase centrifugal pump was installed at the pump-house. This necessitated the installation of a new 4-inch suction pipe. The 3-inch outlet from the pump was connected through a swing check valve with the 4-inch main leading to our tank.

The hydro electric was installed in the various houses and buildings around headquarters, as well as at the pumping station. Yard lights were installed and the sign on the highway illuminated.

A mile or more of fencing was done this year. This nearly completes the fencing of the property at present at this Station.

Considerable new nursery land was broken up this year and this required extensive hedge planting in the spring.

A road system was laid out and gravelled in connection with the new heeling-in ground. This area was also provided with a water system.

Owing to a fire, caused by spontaneous combustion, the loft of our barn was destroyed and had to be replaced.

A new up-to-date club house for the men was erected this year. This building, built on a hall type with a spacious cellar, was provided with wash rooms and two shower baths. To make the club house section more homelike a rustic cobblestone fire-place was installed. This building provides a necessity that was long lacking. In addition to serving the men as a splendid eating place at noon, it is very convenient for field days, school fairs and other occasions when visitors are present at the Station.

A small auxiliary eating house was erected on the west end of the property. This provides a clean sanitary eating place for the men engaged in nursery work on this part of the property.

A new road leading to the buildings at the west end of the property was built and received a light coat of gravel.

The road systems dividing the new nursery compartments recently opened up have all been stumped. In another year this work will be almost completely finished.

A perennial border 405 feet long was laid out at the grounds surrounding the Superintendent's house.

(3) *Permanent Planting*

Owing to the rush with which spring work opened up this year, little permanent planting was undertaken. The following trees were planted:

MIDHURST NURSERY		HIGHWAY	
Red Pine	10,000	Red Pine	600
White Pine	8,000	White Ash	510
		Oak	500
		Red Cedar	100
		Silver Maple	1,050
		White Cedar	300
		Basswood	500
		White Spruce	1,100
		Elm	1,000
Totals	18,000		5,660
Grand Total		23,660	

(4) *Protection*

Our two old friends the white pine weevil and the poplar canker (Hypoxylon pruneatum) still are with us. The control measure undertaken with the weevil is the destruction early in July of the leaders containing the grub.

The diseased poplar trees were cut and used for wood.

The plantations were patrolled in August for the presence of the pine needle-eating sawfly (Neodiprion lecontei). When isolated patches were found the branches on which the larvae were feeding were burnt or else the tree sprayed with a stomach poison.

The sparrow traps were used to good advanatage this year.

Our fire guard system as usual was kept in the best of condition, free from all growth.

(5) *Woodlot Improvement*

Considerable silvicultural work was undertaken in the winter of 1929-30. About forty acres were thinned and improved. This yielded firewood and fence-post as well as logs for box-wood lumber.

(6) *Publicity*

The park at this Station was used extensively by the public, including numerous picnics and other gatherings.

SAND BANKS

(1) *Nursery Operations*

(*a*) *Fertilizers.*

(1) *Sand.* The soil in the Nursery is a shallow gravelly clay of a limestone origin. It has been in the past rather difficult to manage in the transplant beds due to irregularity in texture and its great tendency to bake and crack during dry weather.

Earlier soil improvement consisted in raking off the small rocks and stones in an endeavour to improve its workableness. The gravel obtained was used for road improvements.

It has been found that, due to the application of pure sand, which abounds at close proximity, the till of the soil is vastly improved. All tendency to bake or crack seems to be eliminated and the moisture-holding qualities greatly improved.

Sand was first applied as a soil improver in 1928 and, due to its marked beneficial results, it has been the practice to apply it yearly. A total of 1,150 loads were spread on a one and a half acre transplant area during the past year.

The quantity of sand proposed to be added to the transplant beds will be sufficient to equal about one-half of the worked depth of the soil or a layer of 2-2 inches in thickness. The resultant soil is a sandy loam.

2. *Commercial fertilizers.* It has not been the practice to use much commercial fertilizer. Two hundred pounds only of bone meal were used mainly for lawns and hedges.

3. *Manure.* Three tons of stable manure were used during the past year.

The use of pure sand, it appears, is quite sufficient as a soil improver at present. It may be that larger quantities of fertilizers will be necessary later, but as the Sandbanks is, in essence, a transplant nursery, the use of fertilizers, at present at least, does not seem to be necessary.

(*b*) *Seed.*

A small quantity of seed, mainly hardwoods, was gathered by the Nursery organization last fall. Also, a small quantity was purchased from local pickers.

Hardwoods	Bushels	Conifers	Bushels
Silver Maple	6	White Spruce	83
Hard Maple	40	White Pine	63
White Ash	15	Red Cedar	6
Hickory	15		
Walnut	97		

No seed is kept on hand at the Nursery.

(*c*) *Seed Beds.*

Since this is mainly a transplant nursery seedling stock is obtained from the other provincial nurseries for the most part.

HARDWOODS SOWN DURING 1930

	Beds Sown	Amount in Bushels
Soft Maple	2	½
White Elm	2	¼

(*d*) *Transplanting.*

In the spring a total of 90,950 hardwoods and 208,900 conifers were lined out in the nursery beds. These trees were transferred from St. Williams.

Hardwoods		Conifers	
Soft Maple	27,900	White Spruce	29,700
Red Oak	7,500	Scotch Pine	73,800
White Ash	12,400	White Cedar	10,900
Black Cherry	5,900	White Pine	56,000
White Elm	21,900	Norway Spruce	28,500
White Birch	150		
Walnuts	700		
Basswood	4,500		

Besides the rooted stock a quantity of cuttings were lined out:

Poplar Cuttings	8,000
Willow Cuttings	400

(2) *Improvements*

Roads.

It is necessary each year to construct a work road over that part of the sand banks upon which reclamation work is being done. This involves an application of straw which is necessary to give sufficient resistance for moving loads. About one-half mile of such road was made during the year.

(3) *Permanent Planting*

Permanent planting within the nursery was limited to filling in along hedge rows and about the grounds.

The main body of permanent planting was done on the sand banks for reclamation purposes. Of necessity the work tends to be of a scattered nature due to the fact that certain small areas in the property require replanting from year to year. This will be described later.

PERMANENT PLANTING

Poles		Cuttings	
Poplar	2 cords	Poplar	35,000
Willow	15 "	Willow	30,000

The above material was cut in the vicinity, the poles being purchased from farmers.

ROOTED STOCK

Rooted Poplar	5,474

A total of 65,000 poplar cuttings were cut, 30,000 being shipped to other Government nurseries.

(4) *Protection*

Reclamation Work.

The reason for forming the small nursery at the Sand Banks was to establish a base from which the sand menace could be controlled. For years drifting sand has been gradually encroaching on and burying agricultural land and woodlots to such an extent that it has been found advisable to take some means of controlling it. To-day it may be said that the menace is under control.

Reclamation work which was begun in 1921 has been progressing steadily to date and that portion of the banks concentrated on has been successfully stopped from shifting onto, and burying, agricultural land and timber. The eastern margin of the banks, being the last portion to be attacked by the plank barriers, brush and straw, will be, it is expected, completed within the next two years. The planting of this portion with poplar and willow will complete the preliminary work, i.e., develop a sufficient vegetative covering to prevent further drifting.

The sand is temporarily halted by use of plank barriers which may be raised as a sand barrier develops. Barriers were placed at various distances apart, usually 500—700 feet depending on conditions.

After this temporary halting of the sand, poplar and willow poles are, ploughed into the sand in the spring. In the following autumn the area is covered with straw and brush as a further means of controlling it. This is followed in the spring by a sowing of sweet clover (two bushels being sown last year), and by planting of rooted poplar, spacing five feet by five feet.

The above treatment is successful in the main, but usually, there are small areas throughout which must be given further attention—the application of straw and brush and planting.

Poplar and willow cuttings are also planted, 65,000 being used last year. This type of tree is not as successful, as a rule, as the rooted poplar, but helps develop a vegetative cover.

Treatment as described above is carried on yearly, all stages being a succession of operations. About six to seven acres yearly is completed save for repeated patching up which is always necessary.

The advance of the sand banks during the past year is negligible and only apparent in isolated spots.

Fires.

No fires occurred on the property. The only menace which became apparent was a burning building. A man was delegated to watch the property and to quell any outbreak.

It has been the practice to place signs and placards at vantage points to warn the public of the fire menace. These signs were made on the premises.

Animals.

Nursery beds have had to be protected from the depredation of rabbits. It was necessary to enclose the whole of the transplant area with fine mesh wire.

The menace seems to be limited to the nursery area and to places protected from the weather as no damage is evident on the banks proper.

Insects.

An insect attacking Scotch pine was discovered in 1929. A spray of soap and kerosene was used successfully. It required only one spraying last summer. All the Scotch pine on the premises were sprayed.

The spruce gall louse was found to be infesting several Norway spruce in the nursery. The infested trees were removed. No further outbreaks has been noted.

Willows and poplars on the sand banks required spraying with arsenic of lead for a leaf-eating insect. This spray afforded a control.

(5) *Moss Gathering*

A moss swamp was discovered near Northbrook at Kaladar from which a quantity of moss was obtained for nursery work.

The gathering was of an experimental nature to determine cost and quality comparisons with moss purchased from other organizations.

The location is the margin of a lake on the top of a height of land. It was impossible to get horse equipment to the site due to the steep banks leading to it. The moss, however, was quite clean and free from other vegetation. A total of 2,224 pounds was procured.

COUNTY FORESTS

HENDRIE (Simcoe County)

During the winter of 1929-30 considerable improvement cuttings were undertaken in the natural stands as well as clearing many conifer plantations of scrub growth.

The land at this Forest is now completely planted and only refill work was necessary.

The following trees were planted:

White Pine	21,000

ORR LAKE (Simcoe County)

The planting at the main block of the Forest was completed this spring.

Nine experimental plantations were laid out and planted on the point facing the Penetang road.

A new steel sign was erected on the Penetang road this year.

A new block of about 140 acres was added to the Forest, about thirty acres of which were planted this spring.

TREES PLANTED IN THE SPRING 1930

Red Pine	76,000
White Pine	4,000
Jack Pine	3,000
White Spruce	9,700
Norway Spruce	1,500
White Cedar	800
Red Cedar	600
European Larch	825
Total	96,425

VIVIAN (York County)

Red Pine	75,000
White Pine	45,000
Scotch Pine	10,000
Jack Pine	10,000
Ash	2,000
Maple	2,000
Elm	2,000
Rooted Poplar	10,000
Total	156,000

UXBRIDGE (Ontario County)

White Pine	20,000
Red Pine	22,000
Jack Pine	45,000
Scotch Pine	20,000
White Spruce	65,000
Black Cherry	500
Total	172,500

NORTHUMBERLAND (Northumberland and Durham Counties)

White Pine	10,000

DURHAM (Northumberland and Durham Counties)

White Pine	72,500
Red Pine	32,500
Jack Pine	25,000
Total	130,000

LAROSE (Prescott and Russell Counties)

White Pine	115,000
Red Pine	65,000
Jack Pine	10,000
White Spruce	50,000
Total	240,000

VICTORIA (Victoria County)

Red Pine	6,000
Scotch Pine	10,000
White Spruce	15,000
Ash	3,000
Total	34,000

CAMP BORDEN FOREST

Red Pine	20,000
White Pine	1,500
Total	21,500

PRIVATE FOREST

OSLER

White Pine	5,000
Red Pine	5,000
Scotch Pine	10,000
White Spruce	5,000
Total	25,000

NORTHERN PLANTATIONS

NAIRN (Sudbury)

Red Pine	220,000

KIRKWOOD (Algoma)

Red Pine	1,425,000
White Pine	550,000
White Spruce	195,000
Total	2,170,000

LITTLE BLACKSTONE (Parry Sound)

Red Pine	15,000

LAURIER (Parry Sound)

Red Pine	150,000
Jack Pine	100,000
Total	250,000

DIVER (Nipissing)

Red Pine	322,000
White Pine	150,000
Total	472,000

KIOSK (Nipissing)

Red Pine	175,000
White Pine	75,000
Total	250,000

BURLEIGH (Peterborough County)

Red Pine	100,000

MISCELLANEOUS

Greenwood—North Bay	50,000
McEwen—Parry Sound	33,000
Ranger Plantations	24,000
Total	107,000

DEMONSTRATION PLOTS

New plots established:

Ebor Park	4,000
Girl Guides	10,000
Guelph	4,000
Humphrey	19,000
Spanish River Indian Reserve	5,200
Westwanis Camp	1,300
Total	43,500

Additions to plots previously established:

Angus	48,000
Boy Scout Forest	110,000
Lindsay	15,000
London Kiwanis	2,650
Long Branch	750
Oro	40,000
St. Thomas Res. Park	84,000
Warkworth	6,400
Woodstock	15,000
Highway	5,660
Total	327,460

DIRECT SEEDING

The seeding of an area in Conger Township to jack pine was completed this year. This area consists of 412.87 acres and 400 pounds of jack pine seed were used.

On the same area 36,000 red pine were planted or approximately ninety trees to the acre.

An area of fifty acres was seeded to white spruce near Ardbeg in the Township of Burton.

PRIVATE PLANTING

In the spring of 1930, 6,142 people secured trees from the Ontario Forestry Branch totalling in all, 5,822,650.

SEED COLLECTING

CONIFERS	Quantity in Bushels	
Red Pine	3,250 4/8	
White Pine	5,826 1/8	
Scotch Pine	137	
Jack Pine	381	
Austrian Pine	4 4/8	
White Spruce	3,465	
Norway Spruce	648 4/8	
Black Spruce	1 6/8	
Balsam	32	
Tamarac	2 2/8	
Hemlock	71	
White Cedar	395	
Red Cedar	6 3/8	
		14,221

DECIDUOUS	Quantity in Bushels	
Walnuts	1,589 7/8	
Butternuts	270	
Hickory Nuts	25 7/8	
Red Oak Acorns	125 6/8	
Burr Oak Acorns	3 2/8	
Basswood	67 3/8	
White Birch	15 7/8	
Yellow Birch	1/8	
Black Cherries	7	
White Ash	85 1/8	
Sugar Maple	77 1/8	
Beechnuts	2 2/8	
		2,269 5/8
Grand Total		16,490 5/8

SUMMARY OF TREES PLANTED PERMANENTLY

PLACE	Conifers	Hardwoods	Cuttings	Totals
Private Planting:				
Reforestation	3,388,197	760,575	315,518	....
Windbreaks	1,358,360	....	....	5,822,650
Demonstration Plots	345,750	10,910	14,300	370,960
County Forests:				
Hendrie	21,000	....	....	21,000
Vivian	140,000	16,000	....	156,000
Uxbridge	172,000	500	....	172,500
Northumberland	10,000	....	....	10,000
Durham	130,000	....	....	130,000
Larose	240,000	....	....	240,000
Victoria	31,000	3,000	....	34,000
Orr Lake	96,425	....	....	96,425
Camp Borden	21,500	....	....	21,500
Osler (Private)	25,000	....	....	25,000
Northern Plantations:				
Nairn	220,000	....	....	220,000
Kirkwood	2,170,000	....	....	2,170,000
Little Blackstone	15,000	....	....	15,000
Laurier	250,000	....	....	250,000
Diver	472,000	....	....	472,000
Kiosk	250,000	....	....	250,000
Burleigh	100,000	....	....	100,000
Rangers' Plantations:				
North Bay	50,000	....	....	50,000
Parry Sound	33,000	....	....	33,000
Tweed	24,000	....	....	24,000
Nurseries:				
St. Williams	398,355	42,261	....	440,616
Midhurst	18,000	....	....	18,000
Sand Banks	....	5,474	65,000	70,474
Orono	9,750	....	....	9,750
Totals	9,989,337	838,720	394,818	11,222,875

SUMMARY OF NURSERY STOCK FOR PLANTING, 1931

NURSERY	Conifers	Hardwoods	Cuttings	Totals
St. Williams	5,250,000	745,000	505,000	6,500,000
Midhurst	4,158,694	126,170	....	4,284,864
Orono	1,971,200	288,600	100,000	2,359,800
Sand Banks	198,900	80,950	100,000	379,850
Totals	11,578,794	1,240,720	705,000	13,524,514

V.—Forest Surveys

The surveys commenced in 1929 in connection with the Timagami and Georgian Bay Provincial Forests were continued during 1930. As in the previous surveys the object of the work was to furnish detailed information as to the existing forest conditions.

The total area examined amounted to 621,000 acres and of which 188,000 acres are within the Timagami Provincial Forest and 433,000 acres the total area of the Georgian Bay Provincial Forest.

Timagami Provincial Forest Survey

This survey is the extension of the stock-taking survey commenced in 1929 and includes the Townships of Le Roche, Canton, Aston, Cole, Leo and Dane. In addition a detailed examination was made of the Gillies' Limit, a cut-over area recently returned to the Crown and added to the Timagami Provincial Forest.

Forest conditions within the townships named show that the stands are practically all immature, only two and one-half per cent. of the area being typed as mature. The immature stands are those reproduced following fires sixty-one and sixty-seven years ago.

Forest conditions now existing on the Gillies' Limit are the result of logging and forest fires. Over one-half of the area is covered by immature stands and the balance is mature cut-over stands. This area has been under license from 1864 until 1928 and operations were carried on intermittently during that time. Two of the most active years were the seasons of 1905-6 and 1906-7 when over forty-six million feet were cut.

Georgian Bay Provincial Forest Survey

The field work in connection with the Georgian Bay Provincial Forest survey had for its main object the indentification of the different forest types. Prior to placing the party in the field the vertical photographs of this tract were purchased from the Dominion Topographic Surveys Department and the information on these pictures was transferred and compiled into township plans showing the revised topographic features together with the boundary lines of the different forest associations. No effort was made to identify these associations in the office and it constituted the main activity of the field party.

The results of this survey are in the course of preparation. The eight township plans for the forest are being consolidated into one map on the scale of one inch equals one mile and will picture the existing forest conditions.

Forest Investigations

The forest investigation programme for the year 1930 involved a study of conditions on cut-over pine and pulpwood lands unburnt since logging, special attention being directed towards the amount of regeneration present to form the basis of a future crop of pulpwood or pine lumber.

Three survey parties of six men each were employed on field work throughout the summer season. One party studied conditions in mature uncut stands on the Sand river drainage area, District of Algoma. A party worked in cut-over unburnt pulpwood stands in the vicinity of Onaping lake, Sudbury District, and a third party studied conditions on cut-over pine lands located some twenty miles north of North Bay.

LETTER OF TRANSMISSION

To His Honour W. D. Ross,
Lieutenant-Governor of the Province of Ontario.

Sir,—I have the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Fortieth Annual Report of the Department over which I have the honour to preside.

I have the honour to be, Sir,

Your obedient servant,

Chas. McCrea,
Minister of Mines.

Department of Mines,
Toronto, 1931.

INTRODUCTORY LETTER

To The Honourable Chas. McCrea,
Minister of Mines.

Sir,—The undersigned has the honour to submit the Fortieth Annual Report of the Department of Mines, issued in six parts, as follows:—

Part 1

Introductory Letter, by Thos. W. Gibson.
Statistical Review of Ontario's Mineral Industry in 1930, by W. R. Rogers and A. C. Young.
Mines of Ontario in 1930, by D. G. Sinclair, R. H. Cleland, E. C. Keeley, D. F. Cooper, and A. R. Webster.
Mining Accidents in 1930, by D. G. Sinclair, R. H. Cleland, E. C. Keeley, D. F. Cooper, and A. R. Webster.
Classes for Prospectors, 1930-31, by E. M. Burwash.

Part 2

Geology of the Ontario-Manitoba Boundary (12th Base Line to Latitude 54), with Map No. 40*a*, by D. R. Derry and G. S. MacKenzie.
Geology of the Heron Bay Area, District of Thunder Bay, with Map No. 40*d*, by J. E. Thomson.

Part 3

German-Currie Area, District of Cochrane, with Map No. 40*b*, by H. C. Laird.
Groundhog-Kamiskotia Area, District of Cochrane, with Map No. 40*c*, by A. R. Graham.

Part 4

Goudreau and Michipicoten Gold Areas, District of Algoma, with Map No. 40*e*, by E. S. Moore.
Kowkash-Ogoki Gold Area, with Map No. 40*f*, by L. F. Kindle.
A Deposit of Titaniferous Magnetite in Angus township, District of Nipissing, by M. E. Hurst.
Chromite Deposits of the Obonga Lake Area, by M. E. Hurst.

Part 5

Natural Gas in 1930, with Map No. 40*g* (Natural Gas Pipe Lines in S.W. Ontario), by R. B. Harkness.
Petroleum in 1930, by R. B. Harkness.

Only Part 1 is bound with the Sessional Papers of the Legislature. All parts, together with accompanying geological maps as indicated above by number and letter, are available on application to the Department.

Respectfully submitted,

Thos. W. Gibson
Deputy Minister of Mines.

Department of Mines,
Toronto, 1931.

PROVINCE OF ONTARIO

DEPARTMENT OF MINES

HON. CHAS. MCCREA *Minister of Mines* THOS. W. GIBSON, *Deputy Minister*

FORTIETH ANNUAL REPORT

OF THE

ONTARIO DEPARTMENT OF MINES

BEING

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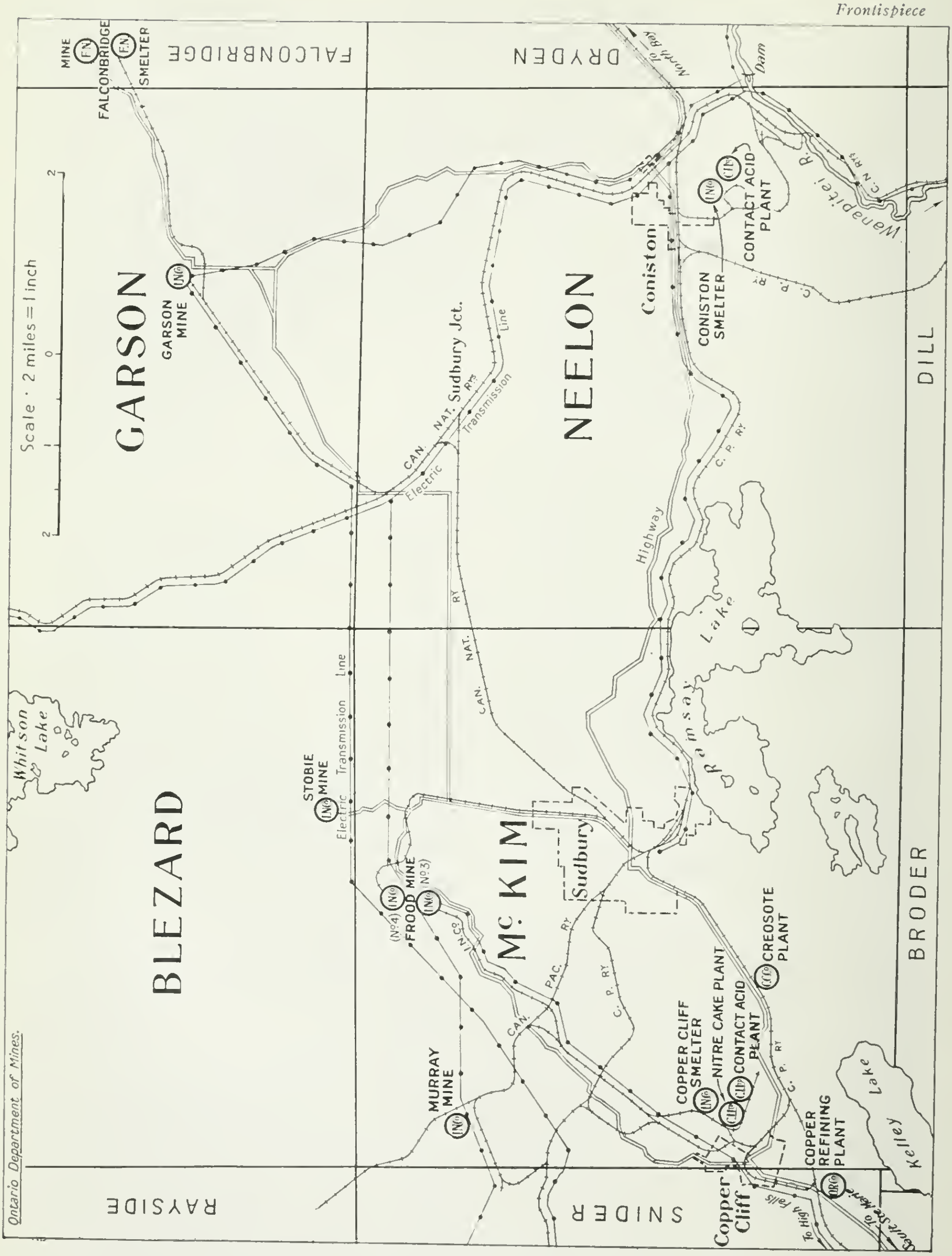
ILLUSTRATION

Key map of the Sudbury nickel-copper area, showing principal industrial developments, including location of smelters, copper refinery and certain mines, also chemical plants at Coniston and Copper Cliff . . . . *frontispiece*

Frontispiece


Ontario Department of Mines.
Scale · 2 miles = 1 inch
2 1 0 2
FALCONBRIDGE
MINE
SMELTER
GARSON
GARSON MINE
DRYDEN
North Bay
Dam
C.N. Rys
Wanapitei R.
NEELON
Coniston
CONISTON SMELTER
CONTACT ACID PLANT
C. P. RY
DILL
CAN. NAT. RYS
Sudbury Jct.
Electric Transmission Line
Highway
Ramsay Lake
BLEZARD
Whitson Lake
STOBIE MINE
FROOD MINE
(No 4)
(No 3)
Mc KIM
Sudbury
I.N.Co
CAN. PAC. RY
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COPPER CLIFF SMELTER
NITRE CAKE PLANT
CONTACT ACID PLANT
CREOSOTE PLANT
COPPER REFINING PLANT
Kelley Lake
BRODER
Copper Cliff
To High Falls
To Sault Ste. Marie
RAYSIDE
SNIDER

Key map of the Sudbury nickel-copper area, showing principal industrial developments, including location of smelters, copper refinery and certain mines, also chemical plants at Coniston and Copper Cliff.

STATISTICAL REVIEW OF ONTARIO'S MINERAL INDUSTRY IN 1930

By W. R. Rogers and A. C. Young

General Remarks

While many industries throughout the country experienced severe depression during 1930 the mining industry as a whole maintained its position remarkably well, and although the total output was lower in value than in 1929, the decrease was small, particularly as regards the metallic group. The total value of Ontario's mineral production in 1930 was $113,641,468 as against $117,960,722 in the previous year, or a decrease of only 3.6 per cent. The detailed figures, as may be observed in Tables I and II, show the entire production separated into groups, as follows: Metallics $83,356,365, Non-Metallics $8,492,263, Structural Materials $16,571,626, and Clay Products $5,221,214. Table III gives an historical record by groups.

In the metal group there was a substantial increase in value of gold, namely from $33,535,226 in 1929 to $35,886,558 in the year under review. The value of the nickel contained in matte exported increased from $5,064,497 to $7,552,102, metallic copper from $12,087,832 to $14,015,480, and platinum metals from $1,646,381 to $2,436,683. On the other hand silver decreased in value, although the quantity produced rose from 8.7 to 10.5 million ounces. Copper in matte exported was lower both in quantity and value due to the fact that the bulk of the Ontario copper was refined in the Province, while the mattes exported were higher in nickel content.

Among the non-metallics, natural gas and salt recorded small gains in value in 1930 but not in quantity output, feldspar fell off about half, and gypsum was slightly lower. On the whole the non-metallics while lower than in 1929 maintained their position very well. Structural materials with the exception of sand and gravel were all lower, reflecting the lessened activity in building and construction. Clay products showed a decrease both in quantity and value, although agricultural or drain tile, while up in quantity, was lower in value than in 1929. More complete and detailed comment follow under the several items.

During the year the Abitibi canyon power development was undertaken by Ontario Power Service Company, a subsidiary of the Abitibi Power and Paper Company and a transmission line was surveyed from that point to Sudbury. According to Dr. F. A. Gaby, Chief Engineer of the Hydro-Electric Power Commission of Ontario, the length will be 260 miles, and with a load factor of 70 to 80 per cent., the cost of hydro-electric power in the Sudbury field in large blocks will be $22 per horsepower on 132,000-volt lines. The Power Commission has contracted for 100,000 horsepower. The natural head at the canyon is 97 feet. The dam will be 260 feet in height, giving an effective head of 237 feet. The gate ventage allows for 150,000 cubic feet per second, and the total development with 4 turbines will give 275,000 horsepower. With the installation of more turbines a maximum development of 376,000 horsepower is possible. The Abitibi canyon is 68 miles north of Cochrane and 55 miles southeast of the Onakawana lignite field. It is connected by a short spur line with the T. & N.O. railway.

TABLE I.—SUMMARY OF MINERAL STATISTICS OF ONTARIO FOR 1930

Product (tons of 2,000 lb.)	Quantity	Value	Employees	Wages
METALLIC:		$		$
Gold ... oz.	1,736,012	35,886,558	6,848	10,750,758
Silver ... “	10,531,243	3,998,112	959	1,269,989
Copper in matte exported (*a*) ... lb.	11,709,866	1,170,987	(*b*)4,970	7,607,177
Nickel in matte exported (*a*) ... “	41,956,123	7,552,102		
Copper metallic and in concentrates, exported ... “	115,998,612	14,015,480	(*c*)1,711	2,527,310
Nickel, metallic and contained in speiss and ore exported ... “	57,482,455	15,485,854		
Nickel oxide and salts ... “	5,797,257	1,417,178		
Platinum metals ... oz.	68,040	2,436,683		
Bismuth ... lb.	12,732	6,366		
Cobalt, metallic and in residues exported Cobalt oxide (metal content) Cobalt in salts and unseparated oxides ... “	694,163	1,144,007	(*d*) 223	247,668
Lead, pig, and in concentrates exported “	2,193,856	116,034	232	392,987
Zinc in concentrates exported ... “	3,527,894	127,004		
Total ...	...	83,356,365	14,943	22,795,889
NON-METALLIC:				
Actinolite ... tons	34	437	2	1,100
Arsenic, white ... lb.	2,750,887	109,932	(*d*) ...	...
Diatomite ... tons	10	140	...	...
Feldspar, crude and ground ... “	9,722	104,670	88	34,449
Fluorspar ... “	80	1,240	...	...
Graphite, crude and refined ... “	1,338	86,543	33	32,081
Gypsum ... “	94,946	776,069	92	98,818
Iron pyrites and sulphur (*e*) ... “	7,277	73,855	...	...
Mica ... “	741	34,275	194	35,148
Mineral waters ... Imp. gals.	214,200	20,754	15	5,544
Natural gas ... M. cu. ft.	7,943,416	5,061,588	1,328	1,545,648
Peat ... tons	628	1,602	...	...
Petroleum, crude ... bbls.	117,302	235,746	125	94,952
Quartzite and quartz ... tons	167,487	274,674	49	54,586
Silica brick ... M.	378	19,120	20	7,574
Salt ... tons	248,637	1,558,405	263	288,237
Talc and soapstone ... “	11,664	133,213	36	32,718
Total ...	...	8,492,263	2,245	2,230,855
STRUCTURAL MATERIALS:				
Cement, Portland ... bbls.	3,942,690	5,779,404	836	1,094,384
Hydrated lime ... tons	42,726	504,178	330	352,768
Quicklime ... “	209,340	1,673,409		
Sand and gravel ... “	10,215,859	3,559,487	567	568,464
Sand-lime brick (*f*) ... M.	41,576	424,178	129	147,827
Stone: building, trap, granite, etc ... tons	5,088,121	4,630,970	1,456	1,385,458
Total ...	...	16,571,626	3,318	3,548,901
CLAY PRODUCTS				
Brick, face ... no.	88,634,003	1,811,569	2,107	1,868,348
“ common ... “	51,720,660	779,744		
“ fancy and ornamental ... “	264,946	23,858		
“ sewer ... “	721,750	12,490		
Tile drain ... “	22,783,261	593,980		
“ structural ...	...	848,556		
Sewer pipe, copings, flue-linings, etc ...	...	834,361		
Pottery from domestic clay ...	...	89,381		
Haydite ...	...	227,275		
Total ...	...	5,221,214	2,107	1,868,348
GRAND TOTAL ...	...	113,641,468	22,613	30,443,993

(*a*) Copper and nickel in matte valued at 10 and 18 cents per pound, respectively.
(*b*) Employees and wages for nickel-copper mines and smelters.
(*c*) Employees and wages for nickel-copper refineries.
(*d*) Employees and wages for silver-cobalt smelters and refineries.
(*e*) Tonnage given is sulphur content.
(*f*) No deduction made for lime consumed in manufacturing.

TABLE II.—COMPARATIVE VALUE OF MINERAL PRODUCTION, 1926-1930

Product	1926	1927	1928	1929	1930
METALLIC:	$	$	$	$	$
Gold	30,950,753	33,627,040	32,629,111	33,535,226	35,886,558
Silver	5,781,706	5,230,402	4,156,431	4,630,820	3,998,112
Platinum metals	1,559,527	1,270,843	1,309,923	1,646,381	2,436,683
Cobalt (*a*)	1,136,014	1,764,534	1,671,900	1,801,915	1,144,007
Nickel (*b*)	14,374,163	15,262,171	22,318,907	27,115,461	24,455,134
Copper, metallic and in matte	4,828,964	4,946,533	8,770,149	14,622,609	15,186,467
Iron ore (*c*)	....	....	....	....	....
Pig iron (*d*)	....	....	....	....	....
Lead (pig) and in ore	580,730	528,729	402,289	294,431	116,034
Zinc in ore and concentrates	....	....	3,226	297,190	127,004
Bismuth	6,440	1,003	5,067	23,413	6,366
Total	59,218,297	62,631,255	71,267,003	83,967,446	83,356,365
NON-METALLIC:					
Abrasives (*e*)	576	....	....	....	....
Actinolite	1,000	1,075	875	375	437
Arsenic white	135,549	197,668	178,149	154,887	109,932
Asbestos	3,935	....	....	....	....
Beryl	....	....	....	114	....
Diatomite	....	....	....	....	140
Feldspar, crude and ground	199,102	154,533	180,153	206,979	104,670
Fluorspar	....	....	....	1,120	1,240
Graphite, crude and refined	158,994	109,613	52,373	90,522	86,543
Gypsum	496,059	500,688	553,271	832,689	776,069
Iron pyrites and sulphur	4,912	6,077	(*f*) 54,100	(*f*) 54,056	73,855
Mica	59,085	75,183	32,945	45,919	34,275
Mineral waters	27,277	12,811	27,890	13,651	20,754
Natural gas	4,415,918	4,331,780	4,535,312	4,968,137	5,061,588
Peat fuel	....	....	5,845	4,500	1,602
Petroleum, crude	376,822	289,391	249,981	253,678	235,746
Phosphate of lime (apatite)	....	824	....	....	....
Quartzite and quartz	339,304	266,204	308,608	316,050	274,674
Silica brick	56,411	(*h*) 28,549	86,323	80,374	19,120
Salt	1,388,672	1,510,777	1,377,629	1,420,424	1,558,405
Talc and soapstone	178,986	181,981	179,187	180,492	133,213
Total	7,842,632	7,638,605	7,822,641	8,621,427	8,492,263
STRUCTURAL MATERIALS:					
Cement, Portland	4,792,857	5,144,326	5,520,897	6,608,246	5,779,404
Lime, hydrated and quicklime	2,051,446	2,198,239	2,467,843	3,364,412	2,177,587
Sand and gravel	2,117,461	2,035,793	2,056,366	3,156,254	3,559,487
Sand-lime brick	461,376	(*i*) 721,485	(*i*) 745,719	641,159	424,178
Stone: building, trap, granite, etc.	3,258,168	4,060,709	4,024,989	4,771,616	4,630,970
Total	12,681,308	14,160,552	14,815,814	18,541,687	16,571,626
CLAY PRODUCTS					
Brick, face	2,436,848	2,287,495	2,267,268	2,467,539	1,811,569
" common	768,734	1,063,724	1,154,763	1,188,688	779,744
" fancy and ornamental	20,047	25,016	25,714	9,012	23,858
" sewer	111,620	202,920	49,547	92,316	12,490
Tile, drain	340,403	521,957	572,577	629,322	593,980
" structural, roofing and floor	756,011	808,436	1,035,119	1,047,807	848,556
Sewer pipe, copings, flue-linings,	835,206	852,187	974,157	1,167,463	834,361
Pottery	87,600	91,300	98,519	96,394	89,381
Haydite	....	....	....	131,621	227,275
Total	5,356,469	5,853,035	6,177,664	6,830,162	5,221,214
GRAND TOTAL	**85,098,706**	**90,283,447**	**100,083,122**	**117,960,722**	**113,641,468**

(*a*) Cobalt oxide, metallic cobalt, and cobalt content of residues marketed.
(*b*) Nickel in matte, oxide, and metallic nickel.
(*c*) Exports and shipments to points other than Ontario blast furnaces.
(*d*) Product from Ontario ore only. (*e*) Includes garnets and quartz pebbles.
(*f*) Includes value of sulphuric acid produced. (*g*) Includes value of silica brick.
(*h*) Not included in the total of non-metallics or grand total.
(*i*) No deduction made for lime consumed in manufacturing.

Table III shows the aggregate value of metallic products from the time production began in Ontario and of other minerals since the year 1891. As regards pig iron it should be pointed out that since 1914 the statistics of annual production credit the Province only with the value of the product made from Ontario ore. This is but a small part of the total output, since the great bulk of the iron ore charged to the blast furnaces of the Province is "lake" ore from the mines of Minnesota and Wisconsin. In the production tables credit is taken only for the ore exported or shipped to points other than Ontario blast furnaces, since to include the value of the domestic ore converted into pig iron in Ontario furnaces would involve a duplication of this item. The table follows:—

TABLE III.—TOTAL MINERAL PRODUCTION OF ONTARIO

Year	Value of Mineral Production				
	Metallic	Non-Metallic	Structural	Clay	Total
	$	$	$	$	$
Before 1891....	(*a*) 9,520,269	(*a*)			9,520,269
1891..........	388,715	4,316,958			4,705,673
1892..........	864,382	4,509,757			5,374,139
1893..........	614,762	5,505,991			6,120,753
1894..........	842,750	5,244,008			6,086,758
1895..........	616,055	4,554,083			5,170,138
1896..........	963,288	4,271,715			5,235,003
1897..........	1,038,089	4,480,452			5,518,541
1898..........	1,689,002	5,546,875			7,235,877
1899..........	2,055,592	6,361,081			8,416,673
1900..........	2,565,286	6,733,338			9,298,624
1901..........	5,016,734	6,814,352			11,831,086
1902..........	6,257,499	7,134,135			13,391,634
1903..........	5,242,575	7,628,018			12,870,593
1904..........	4,906,677	6,665,970			11,572,647
1905..........	10,201,010	7,653,286			17,854,296
1906..........	13,353,080	9,035,303			22,388,383
1907..........	14,550,835	3,020,537	3,876,275	3,571,726	25,019,373
1908..........	16,754,986	2,629,749	3,396,406	2,856,476	25,637,617
1909..........	22,928,496	2,825,751	4,028,206	3,198,922	32,981,375
1910..........	28,161,678	3,141,658	4,380,000	3,630,559	39,313,895
1911..........	29,102,867	3,674,926	4,935,609	4,263,395	41,976,797
1912..........	34,799,734	4,009,643	4,701,170	4,831,056	48,341,603
1913..........	37,507,935	4,296,450	5,866,775	5,561,151	53,232,311
1914..........	33,345,291	4,339,703	4,505,368	4,105,597	46,295,959
1915..........	44,109,769	4,655,250	3,609,371	1,871,379	54,245,679
1916..........	55,002,918	4,982,140	3,734,065	1,584,699	65,303,822
1917..........	56,831,857	7,702,942	4,962,284	2,596,749	72,093,832
1918..........	66,178,059	7,815,062	4,297,401	2,018,450	80,308,972
1919..........	41,590,759	6,308,182	7,208,413	3,776,562	58,883,916
1920..........	48,281,553	8,141,796	11,921,019	4,735,154	73,079,522
1921..........	28,777,581	6,636,217	13,967,386	5,183,125	54,564,309
1922..........	40,290,157	7,591,913	13,640,166	6,944,218	68,466,454
1923..........	44,076,660	8,511,786	13,139,757	6,269,140	71,997,343
1924..........	52,130,314	7,555,283	12,398,465	5,137,865	77,221,927
1925..........	62,495,472	7,488,034	12,451,174	5,148,626	87,583,306
1926..........	59,218,297	7,842,632	12,681,308	5,356,469	85,098,706
1927..........	62,631,255	7,638,605	14,160,552	5,853,035	90,283,447
1928..........	71,267,003	7,822,641	14,815,814	6,177,664	100,083,122
1929..........	83,967,446	8,621,427	18,541,687	6,830,162	117,960,722
1930..........	83,356,365	8,492,263	16,571,626	5,221,214	113,641,468
Total.........	1,183,492,962	562,713,602			1,746,206,564

(*a*) Prior to 1891, when the Ontario Bureau (now Department) of Mines was established it is estimated that metals to the value of $9,520,269 were produced. No estimate has been made of the output of non-metallics up to 1891.

In the total production of metals in Ontario noted hereunder, gold moved up from third to first place in 1927:—

Metal or Product	Production to December 31, 1929	Production, 1930	Production to December 31, 1930
	$	$	$
Gold	315,234,163	35,886,558	351,120,721
Nickel, including nickel oxide and salts	292,613,059	24,455,134	317,068,193
Silver	247,983,780	3,998,112	251,981,892
Copper (*a*)	105,987,805	15,186,467	121,174,272
Pig iron from domestic ore	84,775,556	....	84,775,556
Cobalt (*b*)	22,948,374	1,144,007	24,092,381
Platinum metals	16,056,531	2,436,683	18,493,214
Iron ore (*c*)	9,463,516	....	9,463,516
Lead	4,324,845	116,034	4,440,879
Molybdenite	209,735	....	209,735
Zinc, in ore and concentrates	408,692	127,004	535,696
Bismuth	130,541	6,366	136,907
Grand Total	1,100,136,597	83,356,365	1,183,492,962

(*a*) Includes small quantities of copper sulphate.
(*b*) Includes metal, oxide, salts, and cobalt contents of residues exported.
(*c*) Value of ore shipped out of the Province.

Diamond-Drilling.—As a prospecting tool the diamond-drill continues in favour with the mining companies of Ontario. The following table gives data covering operations in Ontario during the past five years:—

DIAMOND-DRILLING OPERATIONS, 1926–1930

Year	Machines Operated	Holes Drilled	Core Extracted	
			Feet or	Miles
1926	71	1,986	385,932	70.8
1927	72	1,484	359,041	68.0
1928	85	1,901	485,304	91.9
1929	144	2,325	489,156	92.6
1930	98	2,298	417,851	79.1

DIAMOND-DRILL OPERATORS IN ONTARIO IN 1930

Name	Ontario Address	No. of drills active
Badeski, F	Timmins	11
Baker, John	Buckingham, P.Q.	1
Capital Engineering Co., Ltd	New Liskeard	3
Chisholm, D. D. (Kirkland Lake Diamond Drilling Co.)	Timmins	1
Dome Mines, Ltd	South Porcupine	2
McIntyre Porcupine Mines, Ltd	Schumacher	3
Mitchell, W. J., Diamond-Drill Company, Ltd	Cobalt	7
Morissette, N	Haileybury	5
O'Brien mine	Cobalt	2
Ontario Diamond-Drilling Co., Ltd	Sudbury	4
Ryan Diamond-Drilling Co., Ltd	Timmins	6
Smith & Travers	Sudbury	17
Smith, Oscar R., Diamond Drilling Co., Ltd	Sudbury	4
Sudbury Diamond-Drilling Co., Ltd	Sudbury	26
Wright-Hargreaves Mines, Ltd	Kirkland Lake	1
Total		93

In addition to the figures quoted considerable drilling was done in other provinces by eight of the seventeen firms active in 1930. The footages reported were: Quebec, 116,457; Manitoba, 7,383; Northwest Territories, 5,556; Saskatchewan, 4,052; and Nova Scotia, 2,575; or a total of 136,023 feet.

Statistics of exports of industrial diamonds are not available. It is known, however, that a considerable portion of the imports are re-exported. The following table gives the imports into Canada for a five-year period:—

IMPORTS OF DIAMOND DUST, BORT AND BLACK DIAMONDS, 1926–1930*

Source	1926	1927	1928	1929	1930
	$	$	$	$	$
United Kingdom	19,256	56,593	136,422	141,676	70,015
United States	930,850	1,304,976	2,115,508	2,560,323	1,334,769
British South Africa	....	1,713	6,238	1,424	4,888
Australia	1,460	....	....	....	....
Belgium	4,324	1,351	5,403	11,091	29,912
Brazil	....	....	....	445	....
France	1,835	5,513	2,599	3,489	1,287
Netherlands	5,416	25,976	15,079	8,837	....
Total Imports	963,141	1,396,122	2,281,249	2,727,285	1,440,871

*Data supplied by the Dominion Bureau of Statistics.

Gold

In the following table the value of the total gold output of the Province, exclusive of premium, is given, also that from Porcupine and Kirkland Lake:—

TABLE IV.—TOTAL GOLD PRODUCTION IN ONTARIO

Year	Total Production $	Porcupine		Kirkland Lake	
		$	Per cent.	$	Per cent.
1866-1891	(*a*) 190,258	....	....	....	....
1892-1909	(*b*) 2,509,492	....	....	....	....
1910	68,498	35,539	51.8	....	....
1911	42,637	15,437	36.2	....	....
1912	2,114,086	1,730,628	81.8	....	....
1913	4,558,518	4,294,113	94.1	86,316	1.9
1914	5,544,979	5,206,006	93.8	114,154	2.0
1915	8,501,391	7,462,111	88.6	551,069	6.5
1916	10,339,259	9,391,408	90.8	702,761	6.8
1917	8,698,735	8,229,744	94.5	404,346	4.6
1918	8,502,480	7,767,907	91.4	632,007	7.4
1919	10,451,709	9,941,803	95.1	486,809	4.7
1920	11,686,043	10,597,572	90.7	1,033,478	8.8
1921	14,692,357	13,103,526	89.5	1,524,851	10.4
1922	20,579,569	18,374,658	89.3	2,159,581	10.5
1923	20,136,287	17,313,115	85.9	2,719,939	13.5
1924	25,669,303	22,135,534	86.2	3,446,632	13.4
1925	30,206,432	24,733,120	81.8	5,385,256	17.8
1926	30,950,753	23,680,670	76.5	7,174,083	23.2
1927	33,627,040	23,851,857	70.9	9,674,114	28.7
1928	32,629,111	20,246,319	62.0	12,233,524	37.5
1929	33,535,226	19,281,286	57.6	14,046,596	41.8
1930	35,886,558	17,758,842	49.9	17,172,770	47.9
Total to end of 1930	351,120,721	265,151,195	75.5	79,548,286	22.7

(*a*) Estimated. (*b*) Maximum yearly output was $424,568 in 1899.

Gold from all sources in Ontario in 1930 totalled 1,736,012 fine ounces or an increase of 7 per cent. over the 1929 production. Of this total 1,712,153 ounces were recovered by the gold mines, 22,867 ounces from the refining of nickel-copper mattes, and 992 ounces were contained in ores and concentrates shipped out of the Province for treatment.

TABLE V.—ONTARIO'S GOLD PRODUCTION, 1930

Source	Ore milled, tons	Bullion shipped				Total Value of Bullion[1]
		Gold content		Silver content		
		Fine ounces	Value	Fine ounces	Value	
Porcupine			$		$	$
Ankerite (clean-up)	....	41.86	865	36	13	878
Coniaurum	122,972	35,663.68	737,233	4,517	1,708	738,941
Dome (includes clean-up)	67,600	37,415.90	773,455	3,959	1,488	774,943
Hollinger	1,625,868	494,531.89	10,222,881	102,542	38,069	10,260,950
March	53,953	14,794.24	305,824	1,173	438	306,262
McIntyre	565,510	226,266.40	4,677,341	56,047	19,237	4,696,578
Porcupine United (Rochester)	7,815	2,745.41	56,753	421	160	56,913
Vipond	114,667	43,882.96	907,141	6,469	2,273	909,414
West Dome Lake	1,413	756.56	15,639	53	23	15,662
Miscellaneous[2]	....	2,985.24	61,710	619	230	61,940
Total	2,559,798	859,084.14	17,758,842	175,836	63,639	17,822,481
Kirkland Lake						
Argonaut (clean-up)	13	89.00	1,840	135	51	1,891
Barry-Hollinger	31,725	10,516.22	217,389	1,229	446	217,835
Kirkland Lake Gold	52,106	25,763.72	532,583	3,526	1,268	533,851
Lake Shore	550,501	377,830.89	7,810,457	69,629	26,322	7,836,779
Sylvanite	81,213	38,303.45	791,803	7,181	2,656	794,459
Teck-Hughes	338,555	260,774.69	5,390,690	20,243	7,581	5,398,271
Wright-Hargreaves	220,430	117,454 90	2,428,008	13,090	4,880	2,432,888
Total	1,274,543	830,732.87	17 172,770	115,033	43,204	17,215,974
Northwestern Ontario						
Botham (Bad Vermilion L.)	25	15.75	326	....	....	326
Grace (Michipicoten)	750	28.19	583	13	5	588
Howey (Red Lake)	110,438	22,146.58	457,810	8,785	3,047	460,857
Minto (Michipicoten)	1,074	123.64	2,556	6	3	2,559
St. Anthony (Sturgeon L.)	8	22.00	455	7	3	458
Total	112,295	22,336.16	461,730	8,811	3,058	464,788
Total for Gold Mines	3,946,636	1,712,153.17	35,393,342	299,680	109,901	35,503,243
Nickel-Copper Refineries	....	22,867.00	472,703			
In copper ores shipped to Noranda (Potter-Doal)	....	56.53	1,168			
In Treadwell-Yukon exports	....	935.80	19,345			
Grand Total (all sources)	....	1,736,012.50	35,886,558			

[1] The premium received in addition to values quoted amounted to $20,911.63 from Porcupine and $15,790.69 from Kirkland Lake.

Small quantities of copper are recovered in the treatment of residues and slags produced by the auriferous quartz mines. In 1930 Vipond material contained 375 pounds, Argonaut 491, Barry-Hollinger 88, and Botham 89 pounds.

[2] High grading.

As may be seen in the preceding table giving the tonnages of ore milled, and output of mines, the Kirkland Lake area, represented by six mines, has made important strides in production and closely approached that of Porcupine represented by eight operating mines. Average grades of ore treated in these camps works out as $6.96 per ton at Porcupine and $13.50 at Kirkland Lake.

The milling rates per day of the several gold mines in order of tonnage for the month of December were: Hollinger 4,612 tons, Lake Shore 2,172, McIntyre 1,511, Dome 1,114, Teck-Hughes 923, Wright-Hargreaves 700, Howey 464, Coniaurum 355, Vipond 293, Sylvanite 247, March 190, Kirkland Lake Gold 122, and Barry Hollinger 85 tons. The new 1,500-ton Dome mill started operating in November but had not reached full capacity at the close of the year. Mill capacities are being increased at some of the properties. The Hollinger is equipped to treat a much greater tonnage. The new flotation section of the McIntyre mill was operating, and when the new mill is completed during 1931 capacity will be 2,000 tons daily. The Lake Shore mill enlargement was completed, and could be stepped up somewhat from the December figures without any increase of plant, while the Teck-Hughes was expected to have its enlarged mill in operation by the first of May, 1931, increasing capacity to 1,250 tons daily.

In Northwestern Ontario five properties produced a total of $464,788, of which the Howey accounted for $460,857. Considerable activity was apparent during 1930. A small gold mill was completed on the Cooper gold mine, Michipicoten area, by John Knox, Jr., and contract let for a 75-ton mill on the property of the Parkhill Gold Mining Company. The Goudreau mine was dewatered and exploratory work undertaken. In Moss township, west of Port Arthur, development was carried on by a company now known as Moss Gold Mines, Ltd. Recent financing has provided funds for further development, and a 100-ton mill is contemplated.

In the Boston Creek area the Telluride Gold Mines in Skead township started up its new mill and produced a gold-copper concentrate early in 1931.

A promising discovery of gold, known as the Ashley find, was made on October 6, in Bannockburn township about one mile east of the northwest corner. Diamond-drilling was undertaken at once by the Mining Corporation of Canada, one of the principal owners. By the end of the year two drills were operating which to the present have indicated a well defined ore body which offers encouragement to the owners. This discovery was followed by active staking of claims in the townships of Bannockburn, Argyle, Hincks, and Montrose.

The following figures summarize labour statistics as reported to the Ontario Department of Mines and Dominion Bureau of Statistics for the gold-mining industry:—

AVERAGE YEARLY WAGE, ONTARIO GOLD MINING, 1930

Loality	No. of Wage earners	Wages paid	Average Wage per annum
		$	$
Porcupine	4,186	6,447,018	1,540
Kirkland Lake	2,464	3,987,012	1,618
Northwestern Ontario	198	325,728	1,645
Operating but non-producing	195	204,290	1,047
Total	7,043	10,964,048	1,557

TABLE VI.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE KIRKLAND LAKE AREA

Year	Lake Shore	Teck-Hughes	Wright-Hargreaves	Tough-Oakes Burnside	Kirkland Lake	Sylvanite	Argonaut (*a*)	Barry-Hollinger	Canadian Associated Goldfields	Lucky Cross	Gold Hill	Ontario-Kirkland	Swastika	Total Value (*b*)
	$	$	$	$	$	$	$	$	$	$	$	$	$	$
1913			1,127	66,632						14,006			7,172	88,937
1914				117,644			5,204							122,848
1915				555,539										555,539
1916				711,625										711,625
1917		66,722		342,831										409,553
1918	416,414	80,570		139,683				(*c*) 10,114						646,781
1919	263,354	169,590			56,263		2,631							491,838
1920	503,735	247,757			286,901		26,863							1,065,256
1921	495,276	322,919	468,751		242,417		513							1,529,875
1922	471,341	596,495	762,753	107,481	224,396							10,082		2,172,458
1923	547,600	1,117,963	754,979	12,174	223,102		72,512							2,728,331
1924	1,098,572	1,023,025	1,088,725	47,547	46,512		152,072							3,456,453
1925	1,958,720	996,943	1,913,401	263,064			214,183	56,978						5,403,289
1926	2,775,000	1,601,209	2,150,844	309,709	126,999		143,387	86,263						7,193,411
1927	3,375,053	2,781,962	2,151,916	153,215	473,673	429,424	127,448	175,692	34,595		(*d*) 865			9,703,843
1928	4,073,965	4,948,896	1,838,510	82,316	414,596	738,146	32,430	111,767	17,700		12,784			12,271,110
1929	6,090,189	5,048,420	1,734,728		352,789	689,465	9,959	151,758						*e*14,089,233
1930	7,836,779	5,398,271	2,432,888		533,851	794,459	1,891	217,835						17,215,974
Total	29,905,998	24,400 742	15,298,622	2,909,460	2,981,499	2,651,494	789,093	810,407	52,295	14,006	13,649	10,082	7,172	79,856,444

(*a*) Exclusive of copper values. (*b*) Exchange premiums received in addition to the above valuations were as follows: 1920, $110,424, 1921, $121,425; 1922, $19,590; 1923, $37,812; 1924, $24,028; 1925, $231 discount; 1926, $595 discount; 1928, $2,810.55; 1929, $70,283; and 1930, $15,791. (*c*) Patricia mine, afterwards called Barry-Hollinger. (*d*) Samples shipped in 1923 and 1926 not heretofore reported. (*e*) Contains $11,925 miscellaneous (estimate of high-grade).

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE AREA

Year	Hollinger	Dome	McIntyre	Vipond	Porcupine Crown and Northcrown	West Dome Lake	Ankerite	Coniaurum	Night Hawk Peninsular	Schumacher (*a*)	March	Paymaster	Rea and Newray
	$	$	$	$	$	$	$	$	$	$	$	$	$
1910	31,194	4,355											
1911	6,000	4,277		5,160									
1912	909,181	737,499	77,657	16,259									
1913	2,488,022	1,242,625	236,299		Porcupine Crown 326,803								Rea 18,858
1914	2,719,355	1,059,238	549,166	73,628	685,135								125,255
1915	4,206,015	1,530,287	750,812	246,053	602,436	102,880				48,236			
1916	5,073,401	2,153,820	1,218,073	176,686	578,322	16,814				225,301			
1917	4,261,938	1,480,174	1,710,204	209,738	377,904	44,434				198,605			New-ray 1,447
1918	5,752,371	82,127	1,578,444	82,868	124,474	103,745				92,842			1,516
1919	6,722,266	1,290,301	1,978,014			23,910							
1920	6,219,665	2,020,568	2,223,083		71,529 N'crown 97,301	47,169							
1921	9,051,276	2,290,264	1,827,761		7,943								
1922	12,274,114	4,178,936	2,021 811									2,800	
1923	10,446,412	4,374,144	2,550,129	23,876									
1924	13,433,063	4,307,624	3,604,874	596,803		60,642			268,518				
1925	15,749,109	4,365,923	3,721,499	565,379		287,758			196,947				
1926	14,829,655	3,940,053	3,862,074	631,636		220,758	140,588		111,154		11,055	63,551	
1927	14,539,538	4,031,575	3,965,210	667,724		(*b*)35,252	359,005		166		19,839	135,025	
1928	10,706,235	3,915,051	4,201,808	694,426			289,960	220,534			133,879	183,271	
1929	9,455,290	3,590,537	4,295,491	820,667		155,797	71,684	635,485			256,303		
1930	10,260,950	774,943	4,696,578	909,414		15,662	878	738,941			306,262		
Total	159,135,050	47,374,321	45,068,987	5,720,317	2,871,847	1,114,821	862,115	1,594,960	566,885	564,984	727,338	384,647	147,076

(*a*) Purchased by the Hollinger in 1922. (*b*) Total value of bullion in 1927 was $87,919. Figures shown in above table allow for a deduction of $52,667 due to an erroneous return made in 1925.

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE AREA—*Continued*

Year	Porcupine United	Davidson	Preston and Clifton	Scottish Ontario	Porcupine Pet	Porphyry Hill	Gold Reef	Tommy Burns	De Santis	Hughes	Miscellaneous	Total Value (*c*)
	$	$	$	$	$	$	$	$	$	$	$	$
1910												35,549
1911												15,437
1912												1,740,596
1913			Pres-			4,200						4,316,807
1914			ton 15,212		5,000							5,231,989
1915					5,551	2,036	1,547					7,495,853
1916												9,442,417
1917							588	289				8,285,321
1918		15,579										7,833,966
1919		27,089										10,041,580
1920		11,246										10,690,561
1921												13,177,244
1922			Clifton 1,664									18,479,325
1923			8,331								(*d*) 2,756	17,405,648
1924			5,270									22,266,894
1925												24,886,615
1926									146	30		23,810,700
1927				5,893							(*e*) 217,350	23,976,577
1928				6,795							(*f*) 140	20,352,099
1929	44,285										(*g*) 47,701	19,373,240
1930	56,913										(*g*) 61,940	17,822,481
Total	101,198	53,914	30,477	12,688	10,551	6,236	2,135	289	146	30	329,877	266,680,899

(*c*) A record of total exchange premiums received in addition to the above amounts shows the following: 1920, $1,265,664; 1921, $1,238,211; 1922, $189,022; 1923, $207,742; 1924, $172,721; 1925, $2,607 discount; 1926, nil; 1928, $2,810.55; 1929, $87,173; and 1930, $20,912. (*d*) Huddlestone and Cline. (*e*) Includes "highgrade" recovered from W. P. Wilson. (*f*) Blue Quartz. (*g*) Highgrade.

TABLE VIII.—DIVIDENDS AND BONUSES PAID BY GOLD MINING COMPANIES TO DECEMBER 31, 1930

Name of Company	Date of Incorporation	Authorized Capital, $ or shares	Capital Stock Issued, $ or shares	Par value per share	Dividends and Bonuses paid to end of 1929, Amount	Dividends and Bonuses paid during 1930, Amount	Rate per cent., or per share, 1930	Total of Dividends and Bonuses paid to Dec. 31, 1930	Date when last Dividend or Bonus was paid
				$	$	$		$	
Dome Mines, Ltd. (*a*)	Sept. 30, 1923	1,000,000	1,000,000	No par	13,359,174.75	953,334.00	$1.00	14,312,508.75	Oct. 20, 1930
Hollinger Cons. Gold Mines, Ltd. (*b*)	May 25, 1916	25,000,000	24,600,000	5.00	51,342,400.00	3,444,000.00	14%	54,786,400.00	Dec. 31, 1930
Lake Shore Gold Mines, Ltd	Feb. 25, 1914	2,000,000	2,000,000	1.00	8,220,000.00	3,000,000.00	150%	11,220,000.00	Dec. 16, 1930
McIntyre-Porcupine Mines, Ltd	Mar. 16, 1911	4,000,000	3,990,000	5.00	8,399,408.00	798,000.00	20%	9,197,408.00	Dec. 1, 1930
Porcupine Crown Mines, Ltd	May 25, 1913	2,000,000	2,000,000	1.00	840,000.00	....	......	840,000.00	July 15, 1917
Rea Consolidated Gold Mines, Ltd	April 5, 1911	1,000,000	200,000	5.00	12,000.00	....	......	12,000.00	1915
Schumacher Gold Mines, Ltd. (*c*)	Jan. 6, 1914	2,000,000	1,850,000	1.00	....	....	......	....	....
Sylvanite Gold Mines, Ltd	June 13, 1913	3,300,000	3,299,500	1.00	....	65,590.00	2%	65,590.00	Dec. 20, 1930
Teck-Hughes Gold Mines, Ltd., The	Mar. 1, 1923	5,000,000	4,767,144	1.00	6,914,858.80	2,872,286.40	60%	9,787,145.20	Nov. 1, 1930
Tough-Oakes Gold Mines, Ltd	July 15, 1913	3,000,000	2,657,500	5.00	398,625.00	....	......	398,625.00	Dec. 27, 1916
Vipond Consolidated Mines, Ltd	July 17, 1922	2,500,000	2,250,000	1.00	67,500.00	....	......	67,500.00	April 5, 1927
Wright-Hargreaves Mines, Ltd. (*d*)	June 16, 1916	5,550,000	5,550,000	No par	4,331,250.00	....	......	4,331,250.00	Nov. 1, 1928
Total	....	....	....	......	93,885,216.55	11,133,210.40	......	105,018,426.95	....

(*a*) On April 22, 1922, the capital of Dome Mines Co., Ltd., was reduced from $5,000,000 to $4,500,000 and $476,667 distributed to shareholders in addition to dividends paid to September 30, 1923, when the new company, Dome Mines, Limited, issued 1,000,000 N.P.V. shares at $7.00 per share. Of these 46,666 shares are transferred to a Trustee and held in trust for the company.

(*b*) Hollinger Consolidated Gold Mines, Limited, is an amalgamation of the Acme Gold Mines, Ltd.; Millerton Gold Mines, Ltd.; and Hollinger Gold Mines, Ltd. Dividends include $160,000 paid in 1915 by Acme, also $4,170,000 paid by Hollinger to May 25, 1916, the date of consolidation.

(*c*) The Schumacher mine was sold to the Hollinger in 1922 and a total of $1,591,000 or 86 per cent. of the assets distributed to shareholders, the final payment being made July 30, 1923.

(*d*) The authorized and issued capital was changed in May, 1927, from 2,750,000 shares of $1.00 par value to 5,550,000 shares of "no par" value.

TABLE IX.—YEARLY DIVIDENDS AND BONUSES PAID BY ONTARIO GOLD MINING COMPANIES, 1912–1930

Year	PORCUPINE						KIRKLAND LAKE					Total
	*Hollinger Consolidated	Porcupine Crown	Dome Mines†	Rea	McIntyre	Vipond	Tough-Oakes	Lake Shore	Teck-Hughes	Wright-Hargreaves	Sylvanite	
	$	$	$	$	$	$	$	$	$	$	$	$
1912	270,000											$270,000.00
1913	1,170,000											1,170,000.00
1914	1,170,000	240,000										1,410,000.00
1915	1,560,000	240,000	400,000.00	12,000			132,875					2,344,875.00
1916	3,286,000	240,000	800,000.00				265,750					4,591,750.00
1917	738,000	120,000	300,000.00		541,542.45							1,699,542.45
1918	1,230,000				543,042.45			100,000				1,873,042.45
1919	1,722,000				364,028.30			100,000				2,186,028.30
1920	2,214,000		416,886.00		546,042.45			80,000				3,256,928.45
1921	3,198,000		478,947.75		546,042.45			120,000				4,342,990.20
1922	3,198,000		715,000.00		546,042.45			80,000		412,500		4,951,542.95
1923	3,198,000		1,430,001.00		548,542.45			160,000		206,250		5,542,793.45
1924	3,198,000		1,906,668.00		774,125.00			380,000		206,250		6,465,043.00
1925	4,378,800		1,906,668.00		798,000.00			600,000		550,000		8,233,468.00
1926	5,805,600		1,906,668.00		798,000.00			1,000,000	474,714.40	893,750		10,878,732.40
1927	6,396,000		1,191,667.50		798,000.00	67,500		1,400,000	713,571.60	1,237,500		11,804,239.10
1928	5,412,000		953,334.00		798,000.00			2,000,000	2,860,286.40	825,000		12,848,620.40
1929	3,198,000		953,334.00		798,000.00			2,200,000	2,866,286.40			10,015,620.40
1930	3,444,000		953,334.00		798,000.00			3,000,000	2,872,286.40		65,590	11,133,210.40
Total	54,786,400	840,000	14,312,508.75	12,000	9,197,408.00	67,500	398,625	11,220,000	9,787,145.20	4,331,250	65,590	105,018,426.95

*Includes $160,000 paid by the Acme in 1915, before amalgamation with the Hollinger. †Does not include repayment of capital of $476,667 in 1922.

RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE ROYAL MINT, OTTAWA, 1926–1930

Year	Crude ounces	Precious Metals			Buying rate in Canada for New York Funds*
		Gold, fine oz.	Silver, fine oz.	Total Value	
				$	
1926	1,610,195	1,256,570	224,106	26,112,717	100.0125
1927	1,721,111	1,338,192	229,657	27,793,399	100.0109
1928	1,537,295	1,217,622	199,470	25,285,865	100.0817
1929	412,058	328,556	54,068	6,821,876	100.747
1930	908,209	713,527	86,419	4,760,111	100.147

*The average rate of premium in New York funds is based on the day to day record of current quotations.

World Output.—The following statement of output by the leading gold-producing countries, for 1915 (year of maximum world production), for 1919 (first post-war year), also for 1922 and subsequent years, has been abstracted chiefly from annual reports of the Director of the United States Mint. It will be noted that Canada now holds second place among the gold-producing countries of the world, having overtaken the United States (exclusive of the Philippine Islands) in 1930. The Province of Ontario, as deduced from the table, now produces 82 per cent. of Canada's gold.

OUTPUT BY LEADING GOLD-PRODUCING COUNTRIES AND STATES

(Millions of Dollars)

Source	1915	1919	1922	1923	1924	1925	1926	1927	1928	1929	1930
World	470.0	365.9	319.4	367.8	393.4	393.3	400.0	401.7	408.4	403.0	416.8
Transvaal	188.0	172.2	145.1	189.1	197.9	198.4	205.8	209.3	214.0	215.2	221.5
Canada	19.0	15.9	26.1	25.5	31.5	35.9	36.3	38.3	39.1	39.9	43.6
United States	101.0	60.3	47.3	50.2	50.6	48.0	46.3	43.8	44.3	42.5	43.4
Ontario	**8.5**	**10.5**	**20.7**	**20.1**	**25.7**	**30.2**	**30.9**	**33.7**	**32.6**	**33.5**	**35.9**
Russia (U.S.S.R.)	26.3	11.0	3.0	5.2	19.8	21.9	20.5	21.9	24.8	17.3	17.9
Mexico	6.6	15.2	15.5	16.2	16.5	16.3	16.0	15.0	14.5	13.5	13.9
Oceania†	49.0	26.1	18.8	18.1	16.5	14.0	13.5	14.2	13.1	12.1	12.1
Rhodesia	18.9	12.3	13.5	13.4	13.0	12.0	12.3	12.0	11.9	11.6	11.3
California	21.4	17.4	14.7	13.4	13.2	13.1	11.9	11.7	10.6	8.5	9.1
Australia	40.3	21.5	15.9	14.9	14.2	11.7	10.9	11.6	10.6	8.3	9.2
West Australia	25.0	15.2	11.1	10.4	10.0	9.1	9.0	8.4	8.1	7.8	8.6
India	11.5	10.5	9.0	7.9	8.2	8.1	7.9	7.9	7.8	7.5	6.8

†Includes Australia and New Zealand.

Maximum World production..........................470.0 million dollars in 1915.
Maximum U.S. production...........................101.0 " " "
Maximum Transvaal production......................221.5 " " 1930

Silver-Cobalt

The output and shipments of silver in 1929 and 1930 are shown below. It should be pointed out that the figures given are based as nearly as possible on actual sales of bullion and silver contained in concentrates and residues exported, with the gross values as reported by the producers before deducting treatment and shipping charges. The figures for any one year do not agree with those in Tables XI and XII but average up over a period of years:—

SILVER PRODUCTION, 1929–1930

Source	1929		1930	
	Fine Ounces	Value	Fine Ounces	Value
		$		$
Sales of bullion by the reduction companies, smelters, and mines	7,166,459	3,823,599	8,436,688	3,217,242
Contained in silver-cobalt concentrates and residues exported	804,081	416,381	673,197	243,005
Estimated as recovered from copper-lead-zinc concentrates exported	52,787	27,972	51,267	19,560
Estimated recoveries by Noranda smelter from Ontario copper ores	1,030	546	3,257	1,243
In crude gold bullion	257,745	134,697	299,680	109,901
Recovered by nickel-copper refineries	429,541	224,272	1,067,154	407,161
Total	8,711,643	4,630,820	10,531,243	3,998,112

Shipments of silver mines by camps during 1930 were as follows:—

	Silver, fine oz.	Cobalt*	
		Quantity	Value
		lb.	$
Cobalt	5,329,335	436,942	182,179
Gowganda	2,141,234	107,264	15,067
South Lorrain	1,754,989	391,466	185,003
Total	9,225,558	935,672	382,249

*Figures represent the quantities paid for by the smelters, and values received by the mines.

TABLE X.—OPERATIONS OF ONTARIO SILVER-COBALT REFINERIES IN 1930

Products marketed		Sales	
		Quantity	Value
			$
Silver bullion	fine oz.	6,615,045	2,511,000
Arsenic, white	lb.	2,501,946	95,004
Arsenic, other forms	"	248,734	14,924
Cobalt products, including metals and metallic content of all oxides, mixed oxides and salts	"	404,473	991,766
Nickel oxide, and salts (metal content)	"	104,659	27,205
Base bullion (*a*)	"	75,301	45,304
Speiss residues (*b*)	"	2,099	1,041
Total		....	3,686,244

(*a*) Contains silver, lead, bismuth and antimony.
(*b*) Speiss residues contain silver, cobalt, nickel and arsenic.

TABLE XI.—TOTAL SHIPMENTS FROM SILVER MINES, SMELTERS AND REFINERIES, 1904–1930

Year	Bismuth		Copper(*a*)		Lead(*a*)		Nickel(*b*)		Cobalt(*c*)		Arsenic		Silver		Total Value
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Ounces	Value	
		$		$		$		$		$		$		$	$
1904	....	....	....	....	....	....	14	3,467	16	19,960	72	903	206,875	111,887	136,217
1905	....	....	....	....	....	....	75	10,000	118	100,000	549	2,693	2,451,356	1,360,503	1,473,196
1906	....	....	....	....	....	....	160	....	321	80,704	1,440	15,858	5,401,766	3,667,551	3,764,113
1907	....	....	....	....	....	....	370	1,174	739	104,426	2,958	40,104	10,023,311	6,155,391	6,301,095
1908	....	....	....	....	....	....	612	....	1,224	111,118	3,672	40,373	19,437,875	9,133,378	9,284,869
1909	....	....	....	....	....	....	766	....	1,533	94,965	4,294	61,039	25,897,825	12,461,576	12,617,580
1910	....	....	....	....	....	....	504	....	1,098	54,699	4,897	70,709	30,645,181	15,478,047	15,603,455
1911	....	....	....	....	....	....	392	....	852	170,890	3,806	74,609	31,507,791	15,953,847	16,199,346
1912	....	....	....	....	....	....	429	14,220	934	314,381	4,166	80,546	30,243,859	17,408,935	17,818,082
1913	....	....	....	....	....	....	377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	17,051,839
1914(*d*)	....	....	....	....	....	....	90	28,978	351	590,406	2,030	116,624	25,162,841	12,765,461	13,501,469
1915	....	....	....	....	....	....	35	28,353	206	383,261	2,490	148,379	24,746,534	12,135,816	12,695,809
1916	....	....	....	....	....	....	79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	13,707,672
1917	....	....	53	28,840	....	....	155	125,071	337	1,138,190	2,592	608,483	19,401,893	16,121,013	18,021,597
1918	....	....	72	35,712	3	453	186	156,893	380	1,640,310	2,545	566,332	17,661,694	17,341,790	19,741,490
1919	....	....	110	40,976	12	1,296	276	188,418	298	1,019,479	2,834	485,360	11,214,317	12,738,994	14,474,523
1920	....	....	50	17,494	5	792	127	93,233	283	1,605,365	1,883	431,527	10,846,321	10,654,471	12,802,882
1921	....	....	103	34,504	3	270	10	7,665	126	616,235	1,491	233,763	8,261,931	5,564,594	6,457,031
1922	....	....	93	26,346	16	1,891	61	34,987	(*f*)776	1,333,676	2,059	299,940	10,711,127	7,658,802	9,355,642
1923(*e*)	9	48,139	56	16,214	26	3,738	42	19,321	380	1,803,872	2,579	582,794	10,377,846	6,677,367	9,151,445
1924	6	16,079	55	14,290	45	7,295	130	26,862	476	1,662,526	1,915	323,186	10,361,945	7,009,984	9,060,222
1925	10	18,578	77	17,007	31	1,888	290	116,347	558	2,328,517	1,078	113,325	9,614,881	6,700,129	9,295,791
1926	3	6,440	35	5,394	11	1,463	83	30,051	332	1,136,014	2,025	135,549	8,981,557	5,541,009	6,855,920
1927	1	1,003	20	2,940	3	312	100	52,829	440	1,764,534	2,481	197,668	8,883,829	4,970,194	6,989,480
1928	7	5,067	38	15,764	27	2,169	111	57,039	477	1,671,900	2,049	178,149	6,688,454	3,882,570	5,812,658
1929	13	23,413	13	3,098	3	267	115	63,167	464	1,801,915	1,871	154,887	7,970,540	4,239,980	6,286,727
1930	6	6,366	23	5,070	22	1,748	53	27,455	347	1,143,631	1,375	109,928	9,109,885	3,460,247	4,754,445
Total	54	125,085	798	263,649	207	23,582	5,642	1,158,236	14,287	23,916,374	64,974	5,336,977	405,408,499	248,390,692	279,214,595

(*a*) Copper and lead are recovered from certain silver ores and concentrates shipped to United States refineries.
(*b*) Nickel metal and metallic contents of all nickel compounds.
(*c*) Cobalt metal and metallic contents of all cobalt compounds, also cobalt contained in ores and speiss residues exported.
(*d*) Prior to 1914 an estimate based on assays was made of the nickel, cobalt and arsenic in the ores. Since that date recoveries have been reported.
(*e*) Recoveries of bismuth from base bullion were not reported prior to 1923. (*f*) Includes 460 tons of speiss residues worth $153,116.

The following table shows statistics based on the metal contents of shipments of ore and concentrates and should not be confused with the figures in the main table on page 2 and Table XI immediately preceding. Silver shown as shipped in Table XII has been compiled for each mining area and is mainly the silver contents of ore or concentrates shipped to the reduction works at Cobalt or to the silver smelters. Of necessity there is a lag and it does not follow that all the ores, etc., shipped have received treatment during the year by smelters, although in the yearly aggregate, and more particularly over a period of years, these figures will agree closely with those for silver bullion sold, as given in the table on page 2 and also in Table XI.

Since the discovery of silver at Cobalt in 1903 the silver contents of shipments from this camp and outlying silver areas, as reported by the operators, have been as follows:—

TABLE XII.—SILVER SHIPMENTS BY CAMPS, 1904–1930

Year	Average price, cents per ounce (New York)	Silver Content in Troy Ounces					
		Total Ounces	Cobalt	Casey Township	South Lorrain	Gowganda	Montreal River and Maple Mountain
1904	57.221	206,875	206,875	....	....	....	....
1905	60.352	2,451,356	2,451,356	....	....	....	....
1906	66.791	5,401,766	5,401,766	....	....	....	....
1907	65.237	10,023,311	10,023,311	....	....	....	....
1908	52.864	19,437,875	19,424,251	500	13,124	....	....
1909	51.502	25,897,825	25,658,683	26,185	194,955	....	18,002
1910	53.486	30,645,181	29,849,981	92,544	221,133	471,688	9,835
1911	53.340	31,507,791	29,989,893	114,789	933,912	468,687	510
1912	60.835	30,243,859	28,605,940	253,824	834,119	549,976	....
1913	57.791	29,681,975	28,105,505	825,108	248,992	502,370	....
1914	54.811	25,162,841	24,155,699	499,643	108,199	399,300	....
1915	49.684	24,746,534	24,280,366	223,939	....	242,229	....
1916	65.661	19,915,090	19,008,517	445,900	77,280	383,393	....
1917	81.417	19,401,893	18,327,258	....	10,000	1,064,635	....
1918	96.772	17,661,694	16,807,407	143,901	72,188	638,198	....
1919	111.122	11,214,317	10,314,689	171,278	4,586	723,764	....
1920	100.900	10,846,321	10,402,249	....	8,253	433,352	(*a*) 2,467
1921	62.654	8,261,931	7,673,535	1,011	328,886	258,292	117
1922	67.528	10,711,127	9,239,147	1,028	1,284,307	170,651	(*b*) 15,994
1923	64.873	10,377,846	7,259,858	....	2,955,646	160,761	1,581
1924	66.781	9,935,902	6,704,787	....	2,633,058	598,057	....
1925	69.065	10,707,235	6,252,115	....	3,099,964	1,355,156	....
1926	62.107	10,543,473	6,262,249	....	3,044,584	1,236,640	....
1927	56.370	8,543,513	4,482,543	....	2,319,356	1,741,614	....
1928	58.176	6,745,401	3,934,020	....	1,133,952	1,677,429	....
1929	52.993	7,781,429	4,823,529	....	876,006	2,081,894	....
1930	38.154	9,225,610	5,329,335	....	1,754,989	2,141,234	(*c*) 52
Total.	....	407,279,971	364,974,864	2,799,740	22,157,489	17,299,320	48,558

(*a*) Includes 885 ounces from Silver Islet, Lake Superior.

(*b*) Silver Islet, Lake Superior.

(*c*) Nickel Hill Syndicate in the Sudbury area shipped a silver-cobalt ore.

TABLE XIII.—DIVIDENDS AND BONUSES PAID BY SILVER MINING COMPANIES TO DECEMBER 31, 1930

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per Share	Dividends and Bonuses paid to end of 1929	Dividends and Bonuses paid during 1930	Total Dividends and Bonuses paid to 31st Dec., 1930	Date when last Dividend was paid
		$	$	$	$	$	$	
Aladdin Cobalt Company, Limited	Aug. 23, 1912	500,000	500,000	5.00	75,000.00	....	75,000.00	Apr. 30, 1917
Beaver Consolidated Mines, Ltd.	Mar. 1, 1907	2,000,000	2,000,000	1.00	710,000.00	....	710,000.00	May 31, 1920
Buffalo Mines, Ltd., The (*a*)	April 27, 1906	500,000	500,000	.50	2,787,000.00	....	2,787,000.00	May 28, 1924
Casey Cobalt Silver Mining Co., Ltd.	Dec. 19, 1906	100,000	100,000	1.00	203,249.33	....	203,249.33	April 22, 1914
Castle-Trethewey Mines, Ltd. (*b*)	Jan. 20, 1922	2,000,000	2,000,000	1.00	18,027.00	....	18,027.00	April 15, 1925
Cobalt Central Mines Co., Ltd.	Dec. 13, 1905	5,000,000	5,000,000	1.00	192,845.00	....	192,845.00	Aug. 25, 1909
Cobalt Comet Mines, Ltd. (*c*)	April 16, 1913	1,000,000	1,000,000	1.00	230,000 00	....	230,000.00	April 1, 1915
Cobalt Silver Queen, Ltd.	April 1, 1906	1,500,000	1,500,000	1.00	315,000.00	....	315,000.00	Dec. 31, 1908
Coniagas Mines, Limited, The	Nov. 24, 1906	4,000,000	4,000,000	5.00	11,440,000.00	....	11,440,000.00	May 1, 1924
Crown Reserve Mining Co., Ltd.	Jan. 16, 1907	2,000,000	1,999,957	1.00	6,190,849.00	....	6,190,849.00	Dec. 28, 1916
Foster Cobalt Mining Co., Ltd.	Feb. 14, 1906	1,000,000	915,588	1.00	45,000.00	....	45,000.00	Jan. 1, 1907
Hudson Bay Mines, Ltd. (*d*)	July 16, 1909	3,500,000	3,200,050	5.00	778,909.42	....	778,909.42	Aug. 31, 1913
Keeley Silver Mines, Ltd.	June 22, 1922	2,000,000	2,000,000	1.00	2,240,000.00	....	2,240,000.00	Mar. 15, 1928
Kerr Lake Mining Company, Ltd. (*e*)	Aug. 9, 1905	40,000	40,000	100.00	10,521,000.00	....	10,521,000.00	Oct. 13, 1927
La Rose Mines, Ltd.	May 31, 1908	1,500,000	1,500,000	1.00	6,600,546.84	....	6,600,546.84	Mar. 24, 1923
Lorrain Trout Lake Mines, Ltd.	Mar. 20, 1923	1,500,000	1,500,000	1.00	150,000.00	....	150,000.00	July 15, 1925
McKinley-Darragh-Savage Mines of Cobalt, Ltd.	April 27, 1906	2,500,000	2,247,692	1.00	5,955,391.86	....	5,955,391.86	Oct. 1, 1920
Mining Corporation of Canda, Ltd.	Nov. 23, 1916	8,300,250	8,300,250	5.00	7,573,937.47	....	7,573,937.47	Dec. 19, 1929
City of Cobalt Mining Co., Ltd. (*f*)	Jan. 7, 1909	1,500,000	1,500,000	1.00	145,000.00	....	145,000.00	April 15, 1920

Cobalt Lake Mining Co., Ltd. (*f*)	Dec. 22, 1906	3,000,000	3,000,000	1.00	465,000.00	....	465,000.00	May 29, 1914
Cobalt Townsite Mining Co., Ltd. (*f*)	May 8, 1906	100,000	45,011	1.00	1,042,259.61	....	1,042,259.61	Nov. 11, 1914
Nipissing Mining Co., Ltd. (*g*)	Dec. 16, 1904	250,000	250,000	100.00	30,678,297.25	370,000.00	31,048,297.25	Dec. 31, 1930
Penn-Canadian Mines, Ltd. (*h*)	April 24, 1912	1,500,000	1,349,705	1.00	175,461.65	....	175,461.65	Sept. 10, 1917
Peterson Lake Silver-Cobalt Mining Co., Ltd.	April 11, 1906	3,000,000	2,469,802	1.00	462,350.35	....	462,350.35	Jan. 2, 1917
Right of Way Mines, Ltd.	Sept. 11, 1909	2,000,000	1,685,500	1.00	252,825.00	....	252,825.00	Mar. 17, 1917
Right of Way Mining Co., Ltd.	July 13, 1906	500,000	499,518	1.00	324,643.93	....	324,643.93	Oct. 1, 1909
Seneca-Superior Silver Mines, Ltd.	Sept. 29, 1911	500,000	478,884	1.00	1,579,817.20	....	1,579,817.20	Dec. 15, 1916
Temiskaming Mining Co., Ltd.	Nov. 5, 1906	2,500,000	2,500,000	1.00	2,159,156.25	....	2,159,156.25	Jan. 31, 1920
Temiskaming and Hudson Bay Mining Co., Ltd.	July 10, 1903	25,000	7,761	1.00	1,940,250.00	....	1,940,250.00	Nov. 10, 1914
Trethewey Silver Cobalt Mines, Ltd.	May 30, 1906 June 1, 1911	2,000,000	1,000,000	1.00	1,211,998.50	....	1,211,998.50	Jan. 2, 1919
Wettlaufer Lorrain Silver Mines, Ltd.	Nov. 30, 1908	1,500,000	1,416,590	1.00	637,465.50	....	637,465.50	Sept. 22, 1913
Total(*i*)	....	....	....	......	97,101,281.16	370,000.00	97,471,281.16	....

(*a*) In 1917 the capital stock of the company was reduced from $1,000,000 to $750,000; in 1918 from $750,000 to $500,000; and on December 21, 1919, from $500,000 to $150,000, but returning to shareholders amounts equal to the reduction in capital, leaving 300,000 shares issued of 50 cents each. The mine was sold to the Mining Corporation of Canada, and operated by it in 1920 and subsequently.

(*b*) 200,000 preferred shares, par $1.00, redeemed April, 1925, and capital reduced from $2,200,000 to $2,000,000.

(*c*) Cash assets amounting to $50,000 paid on April 27, 1917.

(*d*) Name of company changed from Temiskaming and Hudson Bay in 1909.

(*e*) In addition a return of capital amounting to $600,000 was made on July 3, 1919, to stockholders of the Kerr Lake Mines, Ltd.

(*f*) Mining Corporation of Canda, Limited, now owns and operates the City of Cobalt, Cobalt Lake and Cobalt Townsite mines.

(*g*) Includes $16,288,297.25 paid in dividends by the Nipissing Mines Co. (the holding company) to the end of 1916.

(*h*) Paid out of capital $10,491.15 on September 10, 1917, and an equal amount on April 24, 1918.

(*i*) Does not include dividends by private companies such as M. J. O'Brien, Ltd.

Nickel-Copper Industry

During the period the International Nickel Company of Canada, Limited, at Sudbury brought practically to completion the huge plant extension undertaken in 1928. In addition, other establishments such as the Ontario Refining Company and the Canadian Industries, Limited, completed their plants as indicated below. The discovery by diamond-drilling in 1927 of the rich ores in the Frood mine below 2,000 feet in depth greatly influenced the development policy of the International company. Since this rich deposit was partly owned by the Mond Nickel Company and it appeared that economies could be effected by working the deposit as a unit, a plan of amalgamation of the two companies was proposed late in 1928 by Lord Melchett on behalf of the Mond company. Upon this amalgamation being effected at the close of that year extensive plans of development were made. These included an increase in the capacity of the Mond plant at Coniston from 2,700 tons per month to 6,300 tons, and at Sudbury the construction of a concentrator of 8,000 tons capacity per day, bins of 6,000 tons capacity, roasters, 5 reverberatory furnaces and 8 converters. The maximum capacity of the enlarged plants will be 140 million pounds of nickel and 200 to 240 million pounds of copper per annum.

Owing to the completion of the construction work, and also to the general business depression throughout the world and its resulting effect on the market for nickel and copper, some reductions in staff were made and output was curtailed during the year, 1930. On June 1 production from the Creighton mine was reduced from 100,000 tons of ore per month to 50,000 tons and again on November 1 this output was dropped to 35,000 tons. On June 1 the Garson output was reduced from 30,000 tons to 20,000 tons per month. The Frood mine which had in the meantime been developed to a capacity of 110,000 tons of ore per month was reduced on November 1 to 75,000 tons. The Levack mine was idle during the year except for development work and surface construction. A new head frame and rock house was erected at this mine to replace that destroyed by fire in December, 1929. Despite these curtailments the month of October established a record for matte produced by the International Nickel Company. On November 1 one reverberatory out of five active units was closed.

The Falconbridge Nickel Company blew in its 250-ton smelter on February 1, 1930, and closed down temporarily November 1 in order to allow the refinery in Norway to absorb the supplies of matte accumulated. The smelter resumed operations in February, 1931, on a 300-ton daily basis, some alterations having been made during the shut-down.

The refinery of this company in Southern Norway, about 300 miles from Oslo, was practically rebuilt and started again in April, 1930. It produces 8 and 2½ metric tons of nickel and copper, respectively, per day. No precious metals have as yet been recovered from the slimes which are accumulating. Products are marketed mostly in England, France and Italy. Of the matte treated in the refinery, 70 per cent. comes from Ontario, and the balance from Norway on a customs basis. The company is known as the Falconbridge Nikkelverk, and the address is Kristiansand South, Norway.

Copper Refining.—The Ontario Refining Company, owned jointly by the International Nickel Company, American Metal Company, Consolidated Mining and Smelting Company, and Ventures, Limited, has constructed a copper refinery at Copper Cliff, at present the largest of its kind in the British Empire and capable of producing 10,000 tons of electrolytic copper per month. The first refined copper was produced on July 14. Output to the end of 1930 was 25,377 tons. In connection with the copper refinery, a gold and silver division to recover these metals is nearing completion. Provision is also made for the preliminary treatment of the rich platinum metal residues recovered at Port Colborne and at Sudbury. These are finally treated and refined at Acton, near London, England, in a plant owned by the company.

The table following gives the record of mining and smelting operations for the last five years:—

TABLE XIV.—NICKEL-COPPER MINING AND SMELTING, 1926-1930

Schedule	1926	1927	1928	1929	1930
Ore raised....................tons	1,322,050	1,305,917	1,457,910	1,991,910	2,115,139
Ore smelted.................. "	1,309,782	1,350,214	1,476,704	2,033,457	2,357,154
Bessemer matte produced...... "	78,643	81,848	91,313	132,030	166,703
Nickel content.............. "	39,038	39,623	43,393	58,095	61,112
Copper content............. "	24,159	25,969	29,704	46,315	70,800
Matte exported*............. "	34,908	33,541	39,310	28,402	34,550
Nickel content............. "	16,988	15,762	18,856	14,068	20,978
Copper content............. "	11,596	11,682	13,221	8,449	5,855
Matte refined in Canada....... "	33,489	39,253	67,866	109,818	139,635
Men employed................No.	3,132	3,418	3,845	4,546	5,246
Wages paid.....................$	4,359,066	4,919,445	6,005,697	7,069,995	7,992,294

*All matte was exported prior to 1918 when refining in Canada began at Port Colborne, Ontario. The British America Nickel Corporation commenced refining operations at Deschênes, Quebec, in 1920, and closed down finally in July, 1924.

Refineries.—During the year the International Nickel Company of Canada at Port Colborne recovered electrolytic and refined nickel; nickel oxide; converter copper; platinum, palladium and other metals of the platinum group in the form of residues; also the precious metals, gold and silver. The record for 1929 and 1930 is shown in the following table:—

TABLE XV.—NICKEL-COPPER REFINING, 1929-1930

Schedule	1929		1930	
	Quantity	Value	Quantity	Value
		$		$
Matte, treated..................tons	109,818	....	139,635	....
Nickel oxide, marketed............lb.	14,400,198	3,347,983	5,452,826	1,389,973
Metallic nickel, recovered.......... "	70,704,762	18,639,814	57,478,651	15,485,381
Blister copper, recovered*.......... "	74,265,747	11,880,306	119,006,163	12,748,178
Gold, recovered†..............ounces	4,420	91,370	22,862	472,600
Silver, recovered†.............. "	349,632	181,861	1,067,092	407,138
Platinum metals, recovered†.... "	29,615	1,646,381	68,040	2,436,683
Employees.....................No.	1,302	....	1,259	....
Wages paid.......................$	....	2,098,550	....	1,994,866

*In 1930 a portion of the blister copper from Port Colborne was shipped for refining to Copper Cliff, where 59,838,505 pounds of electrolytic copper was recovered. This copper was valued at 12.982 cents per pound. The value of the blister as shown in the table is the company valuation.

†Includes recoveries by the Mond division at Clydach in Wales and at Acton, England. The gold and silver content of Strathy township ore shipped in 1930 is excluded.

TABLE XVI.—PRECIOUS METALS RECOVERED, 1926–1930

	1926	1927	1928	1929	1930†	
	Ounces	Ounces	Ounces	Ounces	Ounces	Value,
						$
Gold	4,447*	4,866*	3,850	7,802	22,867	472,703
Silver	151,429	188,180	222,924	429,541	1,067,154	407,161
Platinum metals:						
Platinum	9,471	11,217	10,452	12,474	34,000	1,542,172
Palladium	9,790	11,247	11,389	12,231	29,907	687,861
Rhodium, Ruthenium, Osmium and Iridium	234	298	1,689	4,910	4,133	206,650
Total ounces	19,495	22,762	23,539	29,615	68,040	....
Value $	1,559,527	1,270,843	1,309,923	1,646,381	....	2,436,683

*Includes small recoveries of the rhodium group by the Mond Nickel Company.

†In 1930, 5 oz. gold, 62 silver, 4 platinum, and 14 palladium were included in ore exported from Strathy township.

The average price obtained for platinum in 1930 was $45.36 and for palladium $23.00 per fine ounce. Prices of the rarer platinum metals fluctuate so widely that average prices are difficult to secure.

Heavy Chemicals—In the first separation of nickel and copper sulphides into copper "tops" and nickel "bottoms," large quantities of nitre cake are necessary, and to provide for this the Canadian Industries, Limited, has established an acid plant comprising three units, each of 50 tons capacity, or a total of 150 tons per day; a nitre cake plant which started in July where the sodium sulphate from Saskatchewan is treated with sulphuric acid for the production of nitre cake; and also a storage plant for the sodium sulphate. Thus Copper Cliff has become an important centre for the manufacture of heavy chemicals. Canadian Industries also operates the original acid plant at Coniston, which was built in 1925 by the Mond Nickel Company.

Copper.—The details of copper production in 1929 and 1930 follow:—

Source of copper	1929		1930	
	Quantity	Value	Quantity	Value
	lb.	$	lb.	$
Metal content of Port Colborne converter copper*	70,835,430	11,880,306	114,934,859	13,878,421
In nickel-copper matte exported	16,898,515	2,534,777	11,709,866	1,170,987
In Cobalt ores exported to U.S. and Noranda†	52,118	9,437	47,041	5,070
In Ontario copper ore treated at Noranda smelter	104,955	19,004	18,371	2,386
In lead-zinc-copper concentrate exported	989,041	179,085	994,229	129,071
In miscellaneous ores	....	....	4,112	532
Total	88,880,059	14,622,609	127,708,478	15,186,467

*In 1930 the converter or blister copper made at Port Colborne was partly exported and partly refined in Ontario. The portion refined in Ontario was valuated at the average price for electrolytic copper on the New York market, namely, 12.982 cents per pound. The total value is therefore slightly greater than the company figures.

†Figures are estimated recoveries, not metals paid for.

Nickel.—Total nickel produced in Ontario, that is, the metal content of all nickel-bearing substances in 1929 and 1930, was as follows:—

Nickel in various forms	1929		1930	
	Quantity	Value	Quantity	Value
	lb.	$	lb.	$
Metallic	25,260,177	6,821,814	57,478,651	15,485,381
Electrolytic	45,444,585	11,818,000		
In nickel-copper matte exported	28,136,095	5,064,496	41,956,123	7,552,102
In oxide (Port Colborne)	11,204,577	3,347,983	4,225,620	1,389,973
In speiss residues, oxides, salts (Deloro)	230,478	63,167	104,659	27,205
In other ores	....	....	3,804	473
Total	110,275,912	27,115,460	103,768,857	24,455,134

Dividends.—Payments in 1930, and total dividends paid to the end of 1930 are given in the table which follows. For convenience of comparison Mond figures have been converted to dollars on the basis of £1 = $4.8665.

TABLE XVII.—TOTAL DIVIDENDS PAID BY NICKEL COMPANIES

Company	Period (inclusive)	Total to end of 1929	Paid in 1930
Canadian Copper Company	1894–1901	$1,975,000	....
*International Nickel Company Preferred	1906–1928	12,299,273	....
Common	1909–1928	68,811,694	....
†International Nickel Company of Canada, Limited Preferred	1929–1930	1,712,097	$1,934,068.76
Common	1929–1930	12,375,704	14,148,941.55
Total	....	$94,174,668	$16,083,010.31
‡Mond Nickel Company Deferred	1906–1914	£264,043	....
Preferred	1904–1929	2,556,359	....
Ordinary	1905–1929	2,581,984	....
Total	....	£5,402,386 or $26,291,126	....
Grand Total	....	$120,465,794	$16,083,010.31

*Successors to the Canadian Copper Company. The International Nickel Company paid dividends on the common stock from 1909 to 1919, inclusive, and again from 1925 to 1928, inclusive. Common stock outstanding was $41,834,600, and preferred stock $8,912,600, or a total of $50,747,200 at the beginning of 1928. On December 19, 1928, the authorized capital stock of $62,000,000 of the New Jersey company was reduced by changing the par value of the shares from $25 to $1 each, and at the same time the name of the company was changed to "Nickel Holdings Corporation." On December 31, 1928, the authorized capital was further reduced to $993,425 fully issued or subscribed for stock consisting of $843,700 preferred stock and $149,725 common stock, par value in each case.

†Dividends paid by the International Nickel Company of Canada, Limited, on the common stock in 1929 were 90c. per share, and $1.00 per share in 1930. Common stock was increased to 15,000,000 shares of no par value on July 25, 1930; and as a result shares issued were increased from 13,758,208 to 14,584,025. Seven per cent. preferred stock (cumulative) now stands at $27,627,825.

‡Upon completion of the exchange of stock under the amalgamation of the Mond and International companies, effective, December 31, 1928, stock issued or issuable was as follows: $27,627,825 of 7 per cent. cumulative preferred, and 13,758,208 common shares without par value. Dividends paid on February 16, 1929, by the Mond company cover the 8 months period ending December 31, 1928.

STATISTICAL SYNOPSIS OF THE NICKEL-COPPER INDUSTRY IN ONTARIO DURING 1929 AND 1930

Year	Number of Producing Companies	Number of Plants	Capital Invested (*c*)	Dividends Paid	Salaried Employees		Wage-earners		Selling Value of Products (*d*)	
					No.		No.	Wages	Kind	
			$	$		$		$		$
1929	1	4 mines	16,550,736	....	32	115,775	2,973	4,694,920	Matte (exported)	7,599,274
		2 smelters	25,993,232	16,055,578	80	281,774	1,573	2,375,075	Metallic nickel	18,639,814
		1 refinery (*a*)	18,091,557	....	86	255,923	1,302	2,098,550	Nickel oxide	3,347,983
									Converter copper	11,880,306
									Gold	161,282
		Construction	....	....	.....	....	2,649	3,306,061	Silver	227,625
									Platinum metals	1,646,381
		Total	60,635,525	16,055,578	198	653,472	8,497	12,474,606	....	43,502,665
1930	2	5 mines	94,354,807		43	178,211	3,428	5,210,574	Matte (exported)	8,723,089
		3 smelters			75	296,268	1,818	2,781,720	Metallic nickel	15,485,381
		2 refineries (*b*)		16,083,010	130	374,983	1,435	2,142,193	Nickel oxide	1,389,973
									Converter copper	12,748,178
									Gold	472,599
									Silver	407,138
		Construction	....	....	.....	....	1,245	1,781,655	Platinum metals	2,436,683
		Total	94,354,807	16,083,010	248	849,462	7,926	11,916,142	....	41,663,041

(*a*) Port Colborne plant.

(*b*) Port Colborne plant, and Ontario Refining Company at Copper Cliff.

(*c*) The capital invested is exclusive of value of mineral lands. In the Report for 1929, Vol. XXXIX, Part 1, the capital shown includes the company's book value for mineral lands, or a total of $74,077,808 for the lands.

(*d*) Figures for 1930 do not include the output of the Ontario Refining Company.

Iron Ore, Pig Iron, Steel, Ferro-Alloys, and Coke

No Ontario ore has been smelted since 1925, as will be noted in the following table of iron and steel statistics for the past five years:—

Pig Iron.—As shown in the table below foreign ore charged amounted to 935,005 long tons, from which 534,542 long tons of pig iron were produced, including 285,596 of basic, 189,073 foundry and 59,873 of malleable. The average selling prices of these grades were $19.75 per long ton for basic and $23.80 for foundry and malleable.

TABLE XVIII.—IRON AND STEEL STATISTICS, 1926–1930

	Unit	1926	1927	1928	1929	1930
Ontario ore smelted	long tons	....	....	....	....	....
Foreign ore smelted	" "	846,566	910,688	1,242,937	1,331,498	935,005
Limestone for flux	short tons	218,996	217,748	324,550	342,776	234,309
Coke	" "	503,871	487,825	736,746	767,420	542,094
Pig iron produced	long tons	487,265	460,148	734,779	769,359	534,542
Value of pig iron produced	$	9,805,300	9,663,108	11,544,668	17,408,514	11,465,435
Steel made	long tons	485,849	566,466	790,548	899,807	639,128
Value of steel made	$	16,710,365	18,695,950	22,370,425	32,393,052	22,369,480

IRON BLAST FURNACES IN OPERATION, 1930

Name of Company	Furnaces			Location
	No. of stacks	Daily capacity long tons	Days operated	
Algoma Steel Corporation, Ltd.	4	1,600	365	Sault Ste. Marie
Steel Company of Canada, Ltd.	2	825	365	Hamilton
Canadian Furance Company, Ltd.	1	350	222	Port Colborne

PIG IRON, STEEL, AND FERRO-ALLOY PRODUCERS, 1930

Company	Location
Abrasive Company of Canada, Ltd. (*c*)	Hamilton
Algoma Steel Corporation, Ltd. (*a*), (*b*)	Sault Ste. Marie
Canadian Electric Castings Co., Ltd. (*b*)	Orillia
Canadian Furnace Co., Ltd., (*a*)	Port Colborne
Dominion Foundries and Steel, Ltd. (*b*)	Hamilton
Electro-Metallurgical Co. of Canada, Ltd. (*c*)	Welland
Exolon Co., Ltd., (*c*)	Thorold
Lionite Abrasives, Ltd. (*c*)	Stamford
London Rolling Mills Co., Ltd. (*b*)	London
Steel Company of Canada, Ltd., (*a*), (*b*)	Hamilton
Superior Alloys, Ltd. (*c*)	Sault Ste. Marie
Union Carbide Co. of Canada, Ltd. (*c*)	Welland
Welland Steel Castings, Ltd. (*b*)	Welland
Wm. Kennedy & Sons, Ltd. (*b*)	Owen Sound

(*a*) Pig iron; (*b*) steel; (*c*) ferro-alloys.

Steel.—Total production of steel was 639,128 long tons which were estimated at $35 per ton. Two broad classes, ingots and direct steel castings cover the output. Under ingots 606,197 tons were reported as basic open hearth and 17,226 tons as electric, or a total of 623,423 long tons. Of the direct steel castings 1,023 were given as bessemer and 12,399 as electric or a total of 15,705 long tons. Seven plants were active during the period.

Ferro-Alloys.—These products which include ferro-silicon, ferro-manganese, refined silicon and silico-spiegel were made in Ontario by five establishments. The total output in 1930 was 60,956 long tons.

Coke.—The Algoma Steel Corporation at Sault Ste. Marie, and the Steel Company of Canada at Hamilton, produce coke in conjunction with their blast furnace operations, while the Hamilton By-Products Coke Ovens, Ltd., also at Hamilton, produces coke for domestic purposes, having commenced in January, 1924. The figures of production below do not include the output from municipal gas plants. The materials used and products consumed and sold by the coke plants in Ontario during 1929 and 1930 are shown in the following table:—

TABLE XIX.—THE COKING INDUSTRY IN ONTARIO, 1929-1930*

	Unit	1929		1930	
		Quanity	Value	Quantity	Value
MATERIALS USED			$		$
Bituminous coal, foreign	tons	1,843,737	7,621,308	1,619,109	6,983,606
Coke for gas making	"	11,118	27,795	1,824	10,944
Oil for gas making	Imp. gals.	94,904	11,270	1,824,890	159,413
Lime	tons	1,512	14,274	1,381	13,624
Water		....	15,156	....	22,753
Sulphuric acid, 66° Be	lb.	33,535,020	219,879	30,247,190	202,897
Oxide		....	....	4	245
All other materials		....	26,391	....	30,013
Total		....	7,936,073	....	7,423,495
PRODUCTS MADE					
Coke	tons	1,292,150	9,296,015	1,146,581	8,001,115
Coke breeze	"	88,810	160,165	117,081	202,128
Gas sold and used	M. cu. ft.	14,444,375	2,957,791	12,731,867	2,704,454
Tar	Imp. gals.	13,014,003	894,754	12,236,529	802,967
Ammonium sulphate	lb.	39,761,539	699,926	35,667,853	581,012
Light oils	Imp. gals.	4,593,383	657,930	3,550,094	773,980
All other products		....	1,295	....	....
Total		....	14,667,876	....	10,361,202

*Supplied by Dominion Bureau of Statistics.

NON-METALLIC MINERALS

During 1930 the value of the output of non-metallic minerals totalled $8,492,263 as against $8,621,427 in 1929, or a decrease of 1.49 per cent. The principal items with values, in order of importance, were as follows: Natural gas, $5,061,588; salt, $1,558,405; gypsum, $776,069; quartz and quartzite, $274,674; petroleum, $235,746; talc, $133,213; arsenic, $109,932; and feldspar, $104,670. Actinolite, beryl, fluorspar, graphite, iron pyrites and sulphuric acid (i.e. sulphur content), mica, mineral water, peat, and silica brick were represented, but were each under $100,000 in value, as may be seen in Table I in the list of non-metallics.

Actinolite

This mineral, which is a variety of asbestos, has been mined in Hastings county in a small way since 1883. It is mainly exported to the United States in ground form mixed with mica, where it is used as an ingredient in the manufacture of roofing material. In 1930 the output was 34 tons valued at $437 as against 30 tons worth $375 in 1929.

Arsenic

Arsenic in the native state is a metallic mineral, but since it is produced in Ontario in the oxide form, called in the trade "white arsenic," it has been rectomary to include it under the non-metallics. The whole production is recovered in the smelting of the silver-cobalt arsenides of Northern Ontario by the Deloro Smelting and Refining Company. Including the arsenic produced as insecticides and also contained in speiss residues exported to the United States for treatment, the production in 1930 was 2,750,887 pounds valued at $109,932 as against 3,742,913 pounds worth $145,887 in the previous year.

Barite

This mineral has not appeared in the production table since the year 1923. Several deposits are known to exist; and one in the Porcupine gold area, owned by Canada Nighthawk Mines, Limited, is equipped with milling facilities. The main difficulty, however, for domestic producers is the limited home market and the high duty to be met on entry into the United States.

Beryl

This mineral occurs in fine green crystals on lot 23, concession XV, Lyndoch township, in the county of Renfrew. No production apart from hand specimens was reported from this property for a number of years, but in 1927 some 4,456 pounds of beryl were shipped to Germany, the c.i.f. value of which at Hamburg was $175. This production was not reported until the year 1929. Exploratory work on this and other deposits in Lyndoch is under way during 1931 by the Madawaska Syndicate.

Calcite

There are several large deposits of pure white calcium carbonate in Ontario. This mineral in a finely ground condition may displace the imported whiting in some industries. A plant having a yearly capacity of 12,000 tons has recently been built in Montreal to produce whiting from native crude minerals. The market for imported whiting which enters into a variety of industries such as the manufacture of linoleum, oil cloth, putty, cold water paints, crayons and scouring media, is quite large. The imports to Canada during the fiscal year ending March 31, 1930, totalled 17,898 tons valued at $207,394, while the imports of whiting substitute has been estimated at around 7,000 tons during the same period. The difference between ground calcite and imported whiting is entirely of a physical nature, since their chemical composition is identical. The grain of ground calcite is angular or crystalline in structure, while that of true whiting is amorphous with much higher absorptive capacity for oil and water.

Diatomite

A trial shipment of crude diatomite (10 tons) was made in 1930 by R. Morrow of Muskoka Falls to Geo. Bailey, Toronto (now of Brampton), maker of insulating materials such as brick, and plates for electric stoves. The shipment, taken from a lake bottom in Draper township, was valued at $140 which covered only mining and transportation charges. Two other diatomite properties in Muskoka are being developed, namely at Martin's Siding and 5 miles west of Novar. Construction work and machinery installation on the first mentioned, Diatomite Products, Limited, is well advanced, and the company plans to produce 20 tons of finished product daily. Dominion Diatomite, Limited, is the name of the company near Novar, and their calcining plant was expected to be ready for operation about November, 1931.

Diatomite is a hydrous type of silica in the form of countless microscopic siliceous remains of aquatic plants called algae, and may be of either fresh water or marine origin. In addition to its use as an insulator, diatomite is employed as a filtering material, as a filler, as a fine abrasive polish, and for many other uses.

Feldspar

Production of crude feldspar dropped from 21,737 tons in 1929 to 9,722 tons in 1930. This decrease was due to a falling off in exports to the United States, and is accounted for in part by the imposition of a tariff of $1.00 per long ton on crude spar going into that country, effective June 30, 1930. The valuation for 1930, namely $102,871, includes $34,666 which was the calculated value added to the spar ground in Ontario. Canadian consumption of ground spar is approximately 10,000 tons per year. The grinding plant at Kingston, Ontario, is operated by the Frontenac Floor and Wall Tile Company to supply its own needs, and also to market a surplus. With the addition of a new grinding mill at Buckingham, Quebec, Canadian requirements can be met without importing ground spar from the United States. A further protection for the Canadian industry was the placing of a protective duty of 15 per cent. ad valorem in July, 1930, on imports of ground feldspar.

The following note, abstracted from a report of the Department of Commerce at Washington, D.C., describes the feldspar industry of the United States and may be of interest to Ontario producers:—

> The crude feldspar sold or used by producers in the United States in 1930 amounted to about 171,788 long tons valued at $1,066,636, or $6.21 a long ton; or 192,402 short tons valued at $5.54 a short ton. These figures show a decrease of 13 per cent. in quantity and 16 per cent. in total value in comparison with 1929. The production of crude feldspar by States in 1929 and 1930 is shown in the following table:—

CRUDE FELDSPAR SOLD OR USED BY PRODUCERS IN UNITED STATES IN 1929 AND 1930

State	1929		1930	
	Short tons	Value	Short tons	Value
		$		$
California	14,302	84,567	7,301	54,941
Maine	22,391	142,042	25,467	161,631
New Hampshire	34,680	231,810	18,499	132,342
New York	14,220	103,531	6,223	37,790
North Carolina	115,665	598,938	115,542	593,552
Other States	20,164	115,752	19,370	86,380
Total	221,422	1,276,640	192,402	1,066,636

> In 1930 there were 34 commercial mills operating in 12 states, namely: California, Colorado, Illinois, Maine, New Hampshire, New Jersey, New York, North Carolina, Ohio, South Dakota, Tennessee and Virginia. These mills reported 181,541 short tons of ground feldspar sold in 1930 valued at $2,450,915 or $13.50 a ton, compared with 230,582 tons valued at $3,296,252 or $14.30 a ton in 1929, a decrease of 21 per cent. in quantity and 26 per cent. in total value.

Fluorspar

The output of fluorspar from Ontario deposits have been practically negligible during the past decade. A few tons, however, have been recovered from the old ore dumps on lot 3, concession 1, of Madoc township. During 1930 the production was 80 tons worth $1,240.

Graphite

The only producer of this mineral in Ontario in 1930 was the Black Donald Graphite Company, Limited, of Calabogie from its property on lots 16, 17 and 18, concession III of Brougham township, Renfrew county. During the year the sales totalled 1,338 tons valued at $86,543 as against 1,288 tons worth $90,522 in 1929. Crude ore mined was 3,970 tons and ore milled totalled 4,060 tons from which 1,338 tons of refined were sold in flake, dust and amorphous grades.

Gypsum

Gypsum, Lime and Alabastine, Canada, Limited, formerly known as the Canada Gypsum & Alabastine, Limited, was the only producer of gypsum in Ontario in 1930. The crude mined totalled 102,789 tons of which 78,182 tons were calcined, from the two plants at Lythmore and Caledonia. The material marketed during the past five years is shown in the table below:—

GYPSUM SALES, 1926–1930

Grade	1926	1927	1928	1929	1930
Crushed......................tons	37,769	29,832	20,675	23,533	25,130
Fine ground.................. "	1,110	621	1,134	497	1,190
Calcined sold................. "	3,098	856	4,133	5,269	3,515
Calcined used in products...... "	48,010	52,689	59,869	71,048	65,111
Total sold or used.........tons	89,987	83,998	85,811	100,347	94,946
Total value..................$	496,059	500,688	553,271	832,689	776,069
Number of workers...............	188	231	248	257	*92
Wages paid......................$	245,663	274,790	289,292	311,609	98,818

*Exclusive of wage earners employed in the manufacturing division of the plant.

This company which produces wall board, insulex and other building materials has developed the industry greatly and now has a considerable export trade.

Iron Pyrites and Sulphuric Acid

Only 140.61 tons of pyrites worth $1,645 were shipped in 1930 from Ontario. The property known as the Caldwell mine, near Flower Station on the K. & P. branch of the C. P. Ry. has been shipping small quantities of pyrites for a number of years. In addition, sulphuric acid is produced by Canadian Industries, Ltd., at Copper Cliff and Coniston from sulphur fumes. The sulphur content of this acid along with that of the iron pyrites amounted in 1930 to 7,277 tons worth $73,855 as against 4,579 tons valued at $51,516 in 1929. The key map which appears as a frontispiece to this Report shows the Sudbury area as a new centre of the heavy chemical industry.

A recent development which offers encouragement to pyrite producers is the invention by Horace Freeman of Shawinigan Falls, Quebec, of a new type of pyrites burner which, in 1930, came into commercial use at the Three Rivers, Quebec, plant of the Canada Power and Paper Company. The flash-roasting furnace, with a capacity of 20 tons of pyrites per day, supplies the total acid requirements of the sulphite wood pulp mill. By this method a cool moist gas is produced containing 11 to 12 per cent. sulphur dioxide, and free from dust and traces of sulphur trioxide. The waste heat from pyrite burning is passed through tubular boilers and the steam generated is used for plant heating. In addition the iron oxide residue constitutes an important by-product.

Lignite

In June, 1929, the first of a long series of drill holes was completed at Onakawana (formerly known as Blacksmith Rapids, Abitibi River), after having penetrated a lignite seam, 14 feet in thickness. This work was done by contract for the Provincial Government under the supervision of officers of the Ontario Department of Mines. Since then 96 holes have been drilled in the vicinity of Onakawana, and it has been found to date that the lignite underlies about 5 square miles, and that its average thickness is 23 feet. The maximum thickness so far found in any one drill hole is 68 feet. One deep test hole was also drilled in this field which passed through 1,027 feet of sediments (Pleistocene, Cretaceous and Devonian) before reaching the pre-Cambrian.

Although no sign of oil or gas was encountered much geological information was obtained in respect to structure, thickness and character of the sedimentary formations. An interesting development is the discovery of high grade fire clays and ball clays overlying the lignite seam, or occurring as partings within it. Two shafts have been sunk in the lignite field, and a total of about 400 feet of drifting has been done in the seams. This is still in progress. The purpose of the mining is to obtain lignite for tests and to examine the seams in a more detailed way than can be done by drilling.

Many tests have been made, and still more are expected to be carried out. The lignite more closely resembles that of Southern Saskatchewan than any other on this continent, but differs from it in its more immature appearance and higher moisture content. The analyses on both the air dried and dry basis of the two lignites are, however, very similar. Analysis of a sample of Onakawana lignite is as follows —

	As received	Air dried	Dry
Moisture	45.2	20.2	......
Ash	4.8	7.0	8.8
Volatile matter	22.4	32.6	40.9
Fixed carbon	27.6	40.2	50.3
	100.0	100.0	100.0
Sulphur	0.2	0.3	0.4
Calorific value (B.t.u. per lb.)	5,640	8,210	10,290

The Temiskaming and Northern Ontario railway was extended during the year to the crossing of the Moose River, and passes through the lignite field.

Mica

The business depression so prevalent throughout the world may be given as the reason for a decline of more than 4½ million pounds in the quantity of mica produced by Ontario mines. The most serious decrease was observed in the item scrap mica. Much if not all of this grade finds a market in the United States, and during the period the buying was not at all active.

By grades the shipments during 1929 and 1930 were as follows:—

Grade	1929		1930	
	Quantity	Value	Quantity	Value
	lb.	$	lb.	$
Rough cobbed	....	....	2,130	85
Thumb-trimmed	85,470	10,620	1,375	1,168
Splitting	....	....	60,180	24,788
Scrap	5,896,640	35,299	1,417,662	8,234
	5,982,110	45,919	1,481,347	34,275

The prices for the various sizes and grades as reported by the producers, covered the following:—

Size	Cents, per lb.	Size	Cents, per lb.
Scrap	0.5 to 0.6	2- by 3-inches	.35 to .38
Crude mica	.4	2- by 4- "	.55 to .60
1- by 1-inch	.10	3- by 5- "	1.00 to 1.25
1- by 2-inches	....	4- by 6- "	2.00
1- by 3- "	.30	5- by 8- "	2.50 to 3.00
2- by 2- "	....		

Mineral Waters

The production in Ontario while not extensive is sufficient to supply all domestic consumption. The output from five or six springs during the past decade has ranged from 183,000 to 309,000 Imperial gallons. During 1930 five wells, all in eastern Ontario, produced 214,200 Imperial gallons worth $20,574 at the shipping post. The record for the past ten years is as follows:—

Sales	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930
Imp. gals.	308,647	209,072	227,030	201,670	183,012	208,400	293,200	253,630	309,700	214,200
Value, $	14,438	10,528	14,047	13,133	25,452	27,277	12,811	27,890	13,651	20,754

In addition to the above there are springs near Wilberforce in Haliburton county close to the uraninite deposits which are radio-active and which possibly may have therapeutic value. Another mineral water is calcium chloride which has been found in saline waters near Concord in York county, Burlington in Halton county, and elswhere. These waters have had some use for medicinal purposes. It has also been tried as a dust allayer on the highways, but the calcium chloride to water ratio was found to be too low and it could not compete with the calcium chloride as now used in crystal form. Sanitaria at St. Catharines and Preston have long been using the mineral springs at those points. This latter production has not been included with the figures of output.

Natural Gas and Petroleum

The Natural Gas Commissioner of Ontario, R. B. Harkness, has supplied the following notes:—

The consumption of Natural Gas decreased from 8,583,187 M. cu. ft. in 1929 to 7,943,416 M. cu. ft. in 1930, a difference of about 640,000 M. cu. ft. The industrial depression of the year 1930 made itself felt in the use of natural gas in industries, which probably accounts for the major portion of the decrease. The mild autumn and winter of 1930 are also accountable in part. The prosperous year of 1929 had the effect of stimulating the search for natural gas, and in the year 1930 many more wells than usual were drilled, and probably 300,000 acres of new leases were taken, principally in the eastern fields. The old Haldimand-Norfolk field, which was considered to be approaching exhaustion, has been revived by this drilling activity, and is now able to supply as much gas as it did ten years ago. Whether the promised drilling activity of the season 1931 will prove as successful as in 1930 remains to be seen.

The production of Petroleum for the year 1930 has shown a normal decline, as has each recent year. The price of oil being so low, there has been nothing to stimulate the oil men in the search for further supplies, and, unless the price of oil is materially increased, our old Ontario fields will gradually pass into history.

CRUDE PETROLEUM PRODUCTION,* 1926–1930

	1926	1927	1928	1929	1930
	Barrels	Barrels	Barrels	Barrels	Barrels
Petrolia and Enniskillen township..	53,485	50,172	60,547	56,284	55,130
Oil Springs	38,349	37,281	35,653	30,789	29,160
Moore township	2,438	2,015	2,148	1,230	1,576
Sarnia township	1,890	1,589	1,221	749	1,149
Plympton township	1,047	1,240	371	315	296
Bothwell	25,382	25,224	24,255	23,236	21,176
Dover West township	959	602	773	715	457
Raleigh township	676	276	....	....	....
Onondaga township	361	210	87	243	231
Mosa township	7,868	7,456	7,268	6,850	7,166
Thamesville	2,376	4,139	1,006	427	447
Dunwich township (Dutton and Iona)	139	....	....	148	365
Tilbury East township	....	60	736	139	149
Total quantity	136,971	139,606	134,065	121,125	117,302
Value	$376,822	$289,390	$249,981	$253,678	$235,746
Average price per barrel (35 gals.)	$2.73	$2.11	$1.86	$2.09	$2.00

*Information furnished by the Imperial Oil Refineries, Limited, of Sarnia, and others.

Refining of oil and the manufacture of oil refinery products were carried on during 1930 by four companies in Ontario, as follows:—

Company	Head Office	Plant
British American Oil Company, Ltd.	1312 Royal Bank Bldg., Toronto	Toronto
Canadian Oil Refineries, Ltd.	1312 Royal Bank Bldg., Toronto	Petrolia
Imperial Oil Refineries, Ltd.	445 South Christina St., Sarnia	Sarnia
McColl Bros., Ltd.	114 Don Esplanade, Toronto	Toronto

Imported crude refined in 1930 was 343,372,124 gallons, and Canadian crude only 3,944,969 gallons or 112,713 barrels.

Peat

The output of 628 tons worth $1,602 f.o.b. plant, as reported in Table I, was from stock pile at the Alfred peat plant near Ottawa. No operations were carried on other than shipping.

Quartz, Quartzite, and Silica Brick

The output of quartz in 1930 was 167,487 tons worth $274,674 as compared with 187,973 tons valued at $316,050 in the previous year. The decrease in output had its effect on the number of wage-earners employed. In the year under review 49 men received $54,586 in wages as against 94 men and $78,489 in wages during 1929.

The largest producer was the Dominion Mines and Quarries, Ltd., which operated the Killarney quarry. The International Nickel Company of Canada and Falconbridge Nickel Mines both consumed quartz as a flux, while Wright & Co. of Sault Ste. Marie again shipped quartz to the Algoma Steel Corporation for the manufacture of silica brick. The production of silica brick which are used in the iron and steel industry was reported as 378,479 worth $19,120 in 1930, as against 1,566,199 in 1929 valued at $80,374.

Salt

The production of salt and brine in Ontario, totalling 248,637 tons of all grades valued at $1,558,405, was the highest in value since the year 1923. As compared with the previous year the record shows an increase in value for a decrease in tonnage. The number of plants decreased from 7 to 6. During March the Kincardine Salt Company's plant at Kincardine was taken over by the Canadian Industries, Ltd. Salt plants were operated in 1930 at Sandwich, Sarnia, Goderich, Kincardine and Courtright. The entire output is from salt wells in the form of brine, no salt being mined in Ontario.

OPERATING SALT COMPANIES, 1930

Name of Owner, Firm or Company	Location of Wells or Works	P.O. Address of Manager, etc.
Brunner, Mond Canada, Limited	Amherstburg*	Amhertsburg
†Canadian Salt Company, Limited, The	Sandwich*	Sandwich.
Dominion Salt Company, Limited, The	Sarnia	Sarnia.
Goderich Salt Company, Limited	Goderich	Goderich.
‡Kincardine Salt Company, Limited	Kincardine	Kincardine.
Western Canada Flour Mills Company, Limited	Goderich	Goderich.
Western Salt Company, Limited	Courtright	Courtright.

*Chemical works using salt brine as raw material.
†Now, the heavy chemical division of the Canadian Industries, Ltd.
‡Sold to Canadian Industries, Ltd., in March, 1930.

Quantity production of salt by grades for the past five years, also the total value, exclusive of packages or containers, are shown in the table which follows:—

SALT STATISTICS, 1926-1930

Schedule		1926	1927	1928	1929	1930
Land	tons	3,965	4,599	3,621	1,919	245
Coarse	"	31,192	25,216	26,730	22,632	21,160
Fine	"	47,202	47,185	51,055	49,869	55,373
Table and Dairy	"	50,461	53,477	56,214	54,138	49,467
Pressed blocks	"	6,505	7,709	7,083	5,560	7,655
Brine (salt equivalent)	"	113,020	115,995	135,138	168,327	114,737
Total sold or used	"	252,345	254,180	279,841	302,445	248,637
Value of products old or used	$	1,388,672	1,510,777	1,377,629	1,420,424	1,558,405
Employees	No.	*466	290	299	263	263
Wages	$	614,790	322,549	337,214	303,618	288,237

*Employees of Sandwich salt and chemical works are included.

Talc

This industry has not changed greatly during the five years up to and including 1930. The two operating companies at Madoc are the Geo. H. Gillespie & Co., and Canada Talc, Ltd. In 1930 the output was lower than usual, due to general business depression. The product in the ground state ranges in price from $9.00 to $18.00 per ton, depending on grade, and is marketed in Canada and the United States. No soapstone was mined during the period, the deposit at Eagle Lake in Kenora district not being in operation.

Following are statistics of talc and soapstone for the past five years:—

TALC AND SOAPSTONE STATISTICS, 1926–1930

Schedule	1926	1927	1928	1929	1930
Soapstone shipped..............tons	110	135	....	....	....
Ground talc shipped........... "	14,772	15,003	14,925	15,463	11,664
Total value of shipments..........$	178,986	181,981	179,187	180,492	133,213
Employees, mine and mill......No.	50	61	45	42	36
Wages paid.....................$	47,083	51,834	44,858	40,055	32,718

STRUCTURAL MATERIALS

Building Permits.—In 61 Canadian cities building permits in 1930 were valued at $166,379,325. Of this total thirty Ontario cities accounted for $69,042,946 or 41.5 per cent., as noted in the following table abstracted from *Annual Review of Building Permits in Canada in 1930*, issued by the Dominion Bureau of Statistics, Department of Trade and Commerce, Ottawa.

BUILDING PERMITS IN ONTARIO, 1920–1930

Year	30 Ontario Cities, Value	Prices Index No. (*a*)	Toronto Metropolitan Area, (*b*) Value	Wages Index No. (*c*)
	$		$	
1920...............	58,636,365	144.0 (*d*)	30,049,413	180.9
1921...............	59,315,845	122.8	31,979,346	170.5
1922...............	81,396,259	108.7	36,405,625	162.5
1923...............	74,673,080	111.9	39,530,877	166.4
1924...............	57,330,141	106.6	29,636,428	169.1
1925...............	59,888,867	102.9	32,408,636	170.4
1926...............	65,373,757	100.0	31,588,124	172.1
1927...............	79,883,344	96.1	37,316,511	179.3
1928...............	104,777,566	98.1	59,817,568	185.6
1929...............	95,055,827	99.0	57,522,927	197.5
1930...............	69,042,946	90.9	38,371,587	203.2

(*a*) Applies to average index numbers for Canadian wholesale prices of building materials on the basis of 1926 = 100, as compiled by Dominion Bureau of Statistics. In 1913 the index was 67.0, dropping to a low of 60.5 in 1915.

(*b*) Includes York and East York municipalities.

(*c*) Average index numbers of wages in Canadian building trades as compiled by the Federal Department of Labour on the basis of 1913 = 100. (*d*) Peak year.

Construction Contracts.—The value of Canadian construction contracts awarded for 1930 reported by *McLean Building Review* was $456,999,600 as compared with $576,651,800 in 1929. Ontario contracts in 1930 amounted to

$175,459,600 or 38.3 per cent. of the total. Prices of materials were considerably below the peak of 1920, and a greater drop was recorded in 1930 than in any year since 1922.

VALUE OF ONTARIO CONSTRUCTION CONTRACTS, 1926–1930

Classification	1926	1927	1928	1929	1930
	$	$	$	$	$
Residential	52,084,100	57,580,800	64,628,600	59,211,000	44,427,000
Business	38,808,200	81,328,100	58,700,200	82,949,000	52,636,400
Industrial	21,126,900	11,922,500	25,109,800	28,247,200	12,787,400
Engineering	29,910,200	45,327,600	39,913,100	45,365,900	65,608,800
Total	141,929,400	196,159,000	188,351,700	215,773,100	175,459,600

Cement

During 1930 the plants in operation were those of the Canada Cement Company, Limited, located at Belleville, Port Colborne, and Lakefield; and that of the St. Marys Cement Company, Limited, at St. Marys. Production for the last pre-war year and subsequently is given in the following table:—

PORTLAND CEMENT STATISTICS, 1913–1930

Year	No. of Operating Plants	Sales		
		Barrels (350 lbs.)	Total Value	Average Price per bbl.
			$	$
1913	13	3,802,321	4,105,455	1.08
1914	11	2,665,650	2,931,190	1.10
1915	7	2,302,242	2,534,537	1.10
1916	7	2,143,949	2,242,433	1.15
1917	6	2,063,231	2,934,271	1.43
1918	4	1,226,244	1,910,839	1.56
1919	5	2,022,575	3,659,720	1.81
1920	5	2,035,594	3,377,814	2.15
1921	5	2,723,072	6,425,266	2.37
1922	4	3,104,386	6,235,370	2.01
1923	4	3,296,428	5,855,590	1.77
1924	4	3,564,499	5,668,671	1.59
1925	4	3,462,358	5,253,911	1.52
1926	3	3,398,860	4,792,857	1.41
1927	4	3,751,786	5,144,326	1.34
1928	4	3,911,795	5,520,897	1.41
1929	4	4,624,712	6,608,246	1.43
1930	4	3,942,690	5,779,404	1.47

Stocks on hand December 31, 1929 and 1930, were 345,968 and 956,794 barrels, respectively. The following information has been abstracted from the annual report of the Canada Cement Company, Limited, for the fiscal year ending November 30, 1930:—

> Your company has felt the effect of the world-wide business depression of the past year, and sales, both domestic and export, have fallen below those for 1929. The decreased consumption was most marked in the smaller class of buildings and the dealer trade. Increased efficiencies and economies in production and distribution have enabled us to compensate to a considerable extent for the reduction in volume. This year another self-discharging boat, built specially for service on the Great Lakes, was purchased and put into operation to carry bulk cement from our plant at Belleville to storage and packing plants completed during the past year at Toronto and Windsor. This arrangement also is working out very satisfactorily.

Cement Products.—In recent years the industry of cement products manufacture in Ontario has assumed considerable importance. Since 1924 no data have been included in the tables of mineral production, as the raw materials entering into the manufacture of these products have all been accounted for. Cement products being so closely allied to the building industry, statistics are included so that complete information covering all structural materials is available under one cover. The following table gives the record of materials used and products made by cement products manufacturers during the past two years. Monolithic construction is not included:—

PRODUCTION OF CEMENT PRODUCTS IN ONTARIO,* 1929–1930

	1929		1930	
	Quantity	Cost at Works	Quantity	Cost at Works
MATERIALS USED		$		$
Portland cement bbls.	275,049	472,957	150,447	333,524
Quicklime bu.	7,619	3,595	3,946	2,203
Sand cu. yds.	59,012	110,180	37,818	57,767
Gravel “	116,509	107,641	50,820	83,365
Crushed stone “	12,740	47,232	8,730	20,460
Cinders tons		43,715		31,058
Boxes, crates, lumber, etc.		21,326		7,938
Other materials		161,940		71,841
Total		968,586		608,156
PRODUCTS MADE				
Cement brick M.	649	178,247	1,130	105,203
Hollow building blocks, etc.		560,022		440,506
Drain pipe		51,878		32,287
Sewer and culvert pipe		957,325		706,693
Artificial stone		497,539		260,541
Cement posts, poles, etc.		4,975		95
Cinder blocks (cincrete) M.	2,209	305,893	1,504	242,333
Other products		234,560		133,360
Total		2,790,439		1,921,018

*Supplied by Dominion Bureau of Statistics, Ottawa.

The cement products industry is comprised of a number of small operations principally, although a few of them are fairly extensive requiring substantial plants. Many of them, however, are organized for temporary operations to fill a local demand that has arisen. As a result the number of plants fluctuates from year to year as may be seen in the accompanying table:—

PRINCIPAL STATISTICS OF CEMENT PRODUCTS INDUSTRY,* 1926–1930

	1926	1927	1928	1929	1930
Plants No.	133	109	105	106	88
Wage-earners (average) “	474	481	590	767	533
Salaries and wages $	439,487	468,371	617,503	897,481	658,381
Cost of fuel and electricity $	33,391	29,257	39,669	49,974	44,697
Capital invested $	2,168,758	1,888,102	2,501,018	3,031,747	3,148,950
Value products at works $	1,583,437	1,685,050	2,441,717	2,664,372	1,921,018

*Supplied by Dominion Bureau of Statistics, Ottawa.

Lime

The lime burning industry in Ontario is practically standardized and the proportions of hydrated to quicklime produced each year does not fluctuate widely. In 1926 the ratio of hydrated to quicklime was 1: 4.8, in 1930 the corresponding ratio was 1: 4.9 while for the intervening years it was as low as 1: 4.4 in 1927 and as high as 1: 5.6 in 1929. During the past few years, while lime-producing establishments have decreased in number, larger and better equipped plants have been developed.

During 1930 some twenty-two establishments were active, employing 330 men to whom $352,768 was paid in wages. Six of these plants are equipped for the production of hydrated lime. Of the 22 plants active, 7 were operated by Gypsum, Lime and Alabastine, Canada, Ltd. Total lime sales were 252,066 tons, valued at $2,177,587. Figures of production for the past five years are given in the table which follows:—

LIME STATISTICS, 1926–1930

Year	Lime Marketed or Used						Fuel Costs	Em-ployees	Wages
	Hydrated			Quicklime					
	Tons	Value		Tons	Value				
		Total	Per Ton		Total	Per Ton			
		$	$		$	$	$		$
1926..	39,217	457,978	11.68	189,079	1,593,468	8.43	396,128	414	397,988
1927..	44,749	540,687	12.08	198,383	1,657,552	8.35	386,284	451	458,001
1928..	49,085	597,367	12.17	228,101	1,870,476	8.20	388,152	414	390,611
1929..	55,916	740,127	13.24	314,246	2,624,285	8.35	513,741	577	398,266
1930..	42,726	504,178	11.80	209,340	1,673,409	7.99	343,237	330	352,768

The disposition of the quicklime and hydrated lime sold in 1930, as reported by the producing companies was as follows:—

Industrial Consumption	Quicklime		Hydrate	
	Tons	Value, $	Tons	Value, $
Building Trades: finishing	5,446	44,625	30,554	381,877
masons	17,825	150,971	10,201	101,736
Sand-Lime Brick	10,074	76,896	....	....
Agriculture	....	....	20	210
Chemical and Metallurgical Industries: Smelters	2,116	12,897	5	52
Iron and steel	4,395	35,160	245	2,573
Gold milling	13,004	103,956	....	....
Pulp and paper	456	3,648	50	525
Glass	2,956	24,710	....	....
Sugar	9,621	73,371	....	....
Tanneries	1,795	14,345	....	....
*Other chemicals	141,605	1,132,233	183	1,921
Dealers	....	....	1,207	12,674
Others	47	597	261	2,610
Total	209,340	1,673,409	42,726	504,178

*Uses for lime under this heading include the manufacture of alkali, acetate of lime, and calcium carbide, the last mentioned being used largely for making cyanamide.

Sand-Lime Brick

In sympathy with other building and construction materials the output of sand-lime brick fell off in 1930, and was lower both in quantity and value than in any year since 1921. The average price per thousand declined from $11.50 in 1929 to $10.20 in 1930. As the industry is mainly centered in and around Toronto and is dependent on the building activity, the figures of output strikingly reflect the depression in the building industry during 1930.

SAND-LIME BRICK PRODUCERS, 1930

Name of Company	Address
Canada Sand-Lime Pressed Brick Co., Ltd.	28 Symes Rd., Toronto
Harbour Brick Co., Ltd.	Fleet St., at Bathurst, Toronto
Hinde Bros.	134 Northlands Ave., Toronto
*River Sand Brick Co., Ltd.	30 Sandwich St., East Windsor
Toronto Brick Co., Ltd.	897 Bay St., Toronto
York Sandstone Brick Co., Ltd.	447 Victoria Park Ave., Toronto

*Reported for first time in 1930.

The following table shows statistics for the past five years, also the comparative average values of common clay brick:—

SAND-LIME BRICK STATISTICS, 1926–1930

Year	No. of operating plants	No. of wage-earners	Wages	Sales				Average value per M. of common clay brick
				M.	Total selling value	Average value per M.	Value with lime cost deducted	
			$		$	$	$	$
1926	8	178	171,747	46,869	555,847	11.86	461,376	15.18
1927	7	199	224,535	61,380	721,485	11.75	600,750	15.83
1928	7	183	205,497	61,506	745,719	12.12	624,228	15.83
1929	6	190	228,576	55,750	641,159	11.50	540,299	15.84
1930	6	129	147,827	41,576	424,178	10.20	318,037	15.08

Sand and Gravel

Among the structural materials, sand and gravel ranks third in value of production, following Portland cement and stone. During 1930 the production was 10,215,857 tons valued at $3,559,487 or an average value of 34.8 cents per ton. The figures for 1929 were 8,045,213 tons worth $3,156,254. The industry may be divided in two groups, land operations and dredging. In the former, in addition to several large companies which operated mechanically equipped pits, there is a large group of smaller operators who market sand and gravel from privately owned pits, and deliver the material by trucks to the larger centres. There are included also in the figures of production the material consumed in the construction of colonization roads and provincial highways. Ballast as produced by the railway companies from company owned pits along the right-of-way was not included in the total. During the year the railways in Ontario reported an output of 1,756,161 tons which were valued at $169,504.

Dredging in 1930 was carried on by 23 companies in the waters of Lakes Ontario, Erie, and Superior; and in the Ottawa, St. Lawrence, St. Marys, St. Clair, and Thames rivers. Twenty-seven vessels carried on operations under license in 23 Crown water areas. The output and source of the sand and gravel produced in 1929 and 1930 is shown below:—

OUTPUT OF SAND AND GRAVEL, 1929-1930

Source	1929		1930	
	Tons	Value	Tons	Value
		$		$
Private pit operators	2,080,280	1,138,458	2,210,881	1,118,281
Dredged from Great Lakes and Rivers	2,323,136	1,290,630	3,014,518	1,116,488
Department of Northern Development	1,500,814	111,171	1,764,645	130,714
Department of Highways	621,000	160,000	1,131,300	565,650
Miscellaneous counties and townships	1,519,983	455,995	2,094,515	628,354
Total	8,045,213	3,156,254	10,215,859	3,559,487

The distribution of the output of sand and gravel is shown in two classes: screened or washed, and ordinary bank or pit run. It will be observed in the following table that the major portion of the materials going to the building trade was practically all prepared by screening or washing. The table follows:—

DISTRIBUTION OF SAND AND GRAVEL MARKETED IN 1930

Class			Screened or washed	Bank	Value
					$
Sand:	Moulding	tons	....	32,165	22,652
	Building	"	754,779	105,139	414,673
	Other	"	....	10,807	8,982
Sand and Gravel:	Concrete and Roads	"	3,723,826	5,190,861	2,862,954
	Crushed gravel	"	386,942	11,340	250,226
Total			4,865,547	5,350,312	3,559,487

Stone

The production of stone, including limestone, sandstone, trap and granite, during 1930 was 5,088,121 tons as against 5,224,194 tons during the previous year. The number of employees was 1,456 during the period, while wages paid amounted to $1,385,458.

Quantities and values by grades, and also the various uses of stone during 1930 are shown in the following table. It will be noticed that, curbstone, lining for open-hearth furnaces, glass manufacture, and whiting are blank, indicating that none of the operators marketed limestone for these purposes. One firm produced marble as 'terazzo', which was used in the production of artificial stone. This production has been included with stucco dash. On the other hand while cement and lime are shown blank it should be pointed out that the stone consumed by these industries is not included as such but rather in its more advanced condition.

STONE STATISTICS BY GRADES AND USES, 1930

Uses	Limestone		Granite		Trap		Sandstone		Total	
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value
		$		$		$		$		$
Building and Ornamental	33,572	285,039	1,202	17,072			6,581	32,664	41,355	334,775
Flagstone	130	461							130	461
Curbstone										
Paving blocks			2,849	23,606					2,849	23,606
Lining open-hearth furnaces										
Chemical—										
Cement plants		(*a*)								
Flux in iron and steel plants										
Flux in smelters	278,757	207,541							278,757	207,541
Glass factories										
Manufacture of lime		(*b*)								
Pulp and paper mills	40,038	37,386							40,038	37,386
Sugar refineries	23,337	16,336							23,337	16,336
Other chemical uses	3,436	2,405							3,436	2,405
Whiting										
Asphalt filler	11,240	49,851							11,240	49,851
Dusting coal mines										
Agricultural purposes	13,903	43,329							13,903	43,329
Poultry grit	1,940	11,294							1,940	11,294
Stucco dash and terazzo flooring	3,551	22,596							3,551	22,596
Rubble and riprap	112,869	75,832							112,869	75,832
Crushed stone. Concrete aggregate	770,070	663,869							770,070	663,869
Road metal	1,878,968	1,533,542	1,100	1,100	138,494	184,191			2,018,562	1,718,833
Railroad ballast	1,053,605	772,715	712,479	650,141					1,766,084	1,422,856
Total	4,225,416	3,722,196	717,630	691,919	138,494	184,191	6,581	32,664	5,088,121	4,630,970
Producers No.	68		11		4		7		90	
Wage-earners “	1,223		180		43		10		1,456	
Wages paid $		1,125,328		211,551		40,579		8,000		1,385,458

(*a*) Value included with cement.
(*b*) Stone used for lime accounted for in statistics for lime.

The following table shows the valuation of the several kinds of stone used or marketed during the past five years:—

VALUE OF STONE PRODUCTION, 1926–1930

Year	Limestone	Sandstone	Trap	Granite	Total
	$	$	$	$	$
1926	2,908,520	41,892	212,613	95,143	3,258,168
1927	3,716,419	50,192	205,480	88,618	4,060,709
1928	3,440,858	53,903	456,351	73,877	4,024,989
1929	3,759,357	69,898	367,590	574,771	4,771,616
1930*	3,722,196	32,664	184,191	691,919	4,630,970

*The figures of production are exclusive of the materials produced by municipalities, such as counties and townships, in the construction of roads. During 1930 the output from this source was 342,985 tons of limestone worth $222,882. These figures will be carried forward to the year 1931, having been received too late for inclusion in the main table.

Clay Products

As was expected the production value in 1930 of the Clay Products industry was down considerably in all classes. Regarding quantity production, every class showed decreases but the decline was less in evidence in the stiff-mud face brick than in any other class. The average prices on the other hand showed only slight variation with the exception of stiff-mud common which dropped 91 cents per thousand and fancy or ornamental which rose $9.81 per thousand. Sewer brick was also off in price, being $2.75 per thousand lower, while drain tile averaged $1.83 per thousand less than 1929 prices. The average prices of brick per thousand for 1930 for the whole of Ontario were as follows:—soft-mud face $20.60, common $15.20; stiff-mud (wire cut) face $20.67, common $15.18; dry-press face $19.78, common $13.80; fancy and embossed $90.00; sewer $17.30; drain tile $26.07, and structural tile $9.29 per ton. The production value for all kinds of clay products in 1930 was $5,521,214 or a decrease of 23.5 per cent. below the figures for 1929.

Canada produces a wide list of clays which may be classified according to the purposes for which they are adapted. The "pottery" clays include "china" clay or kaolin, and "ball" clay used in the manufacture of porcelain; "stoneware" clay for making vitrified ware; and "earthenware" clay for making the more porous earthenware such as flower pots, etc.; "refractory" clays used in the manufacture of fire brick; "sewer pipe" clays which produce heavy wares capable of taking a salt glaze; and "brick and tile" clays and shales for the manufacture of building brick, structural tile, and drain tile. Ontario can supply the major portion of the above classification, e.g., china clay or kaolin occurs on the Mattagami river in Northern Ontario, but has not yet been developed in an economic way. On the other hand, fire clay in good grade and supply, which is amenable to the manufacture of fire brick, is found close to the T. & N.O. railway on the James Bay slope. Up to the present no deposit of ball clay has been discovered, and the needs of industry are imported from Saskatchewan or the United States. Stoneware or "Rockingham" ware, is already manufactured in the Province, while the porous variety of flower pots is supplied to horticulturists in large quantity. For the more widely consumed manufactures, such as sewer pipe and similar ware, building bricks in great variety of colours and grades, building tile, drain tile, etc., there is an abundant supply of raw materials available in Ontario.

The following table shows in detail the quantities and values of the several kinds of clay products made and sold in Ontario:—

HEAVY CLAY PRODUCTS MARKETED, 1930

Kind	Number or Quantity	Value, $
Brick—Soft-mud process Face	9,798,071	201,860
Brick—Soft-mud process Common	24,674,387	375,088
Stiff-mud (wire cut) process Face	57,000,754	1,178,026
Stiff-mud (wire cut) process Common	22,800,298	346,126
Dry-press Face	21,835,179	431,683
Dry-press Common	4,245,955	58,530
Fancy or ornamental brick (including special shapes, embossed and enamelled brick)	264,946	23,858
Sewer	721,750	12,490
Tile, structural: Hollow blocks (including fireproofing and load-bearing tile ... tons	85,155	791,474
Roofing tile ... no.	3,056	356
Floor tile (quarries) ... sq. feet	....	56,726
Tile, drain ... no.	22,783,261	593,980
Sewer pipe (including copings, flue linings, etc.)	....	834,361
Pottery (flower pots) from domestic clay	6,420,000	89,381
Haydite	....	227,275
Total value	....	5,221,214

The value of clay products marketed for the last pre-war year (1913), for 1922, and for the past five years is given below:—

VALUE OF CLAY PRODUCTS SOLD OR USED, 1913, 1922, AND 1926–1930

Year	Brick		Pottery	Drain Tile	Sewer Pipe	Haydite	Total
	Common	Pressed, Fancy, Building Tile, etc.					
	$	$	$	$	$	$	$
1913	3,283,894	1,162,860	52,875	292,767	600,297	....	5,392,693
1922	2,614,120	2,899,205	88,889	368,180	973,824	....	6,944,218
1926	768,734	3,324,526	87,600	340,403	835,206	....	5,356,469
1927	1,063,724	3,323,867	91,300	521,957	852,187	....	5,853,035
1928	1,154,763	3,377,648	*98,519	572,577	974,157	....	6,177,664
1929	1,281,004	3,524,358	96,394	629,322	1,167,463	131,621	6,830,162
1930	792,234	2,683,983	89,381	593,980	834,361	227,275	5,221,214

*Includes $400 worth of other products.

Production of "Haydite," a patented building material, began in Ontario in the spring of 1929. The process involves the burning of shale or clay to clinker in an inclined metal cylinder resembling a rotary cement kiln. At 2000° F. incipient fusion takes place, and gases formed cause expansion of the clay or shale into a light weight, thoroughly vitrified, cellular product. After cooling, the clinker is crushed and screened to various sizes. The product may be used as aggregate for any type of monolithic concrete construction, or it may be moulded or cast into blocks mixed with cement mortar as a binder. The resultant product is much lighter than hollow concrete blocks, will hold nails, and possesses many other advantages in interior construction, such as being soundproof and fireproof. If used for outside walls in house construction, a stucco finish may be applied directly.

Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario for the last pre-war year and subsequently is given hereunder:—

ONTARIO MINING COMPANIES INCORPORATED AND LICENSED, 1913–1930

Year	Incorporated			Extra-Provincial Companies Licensed	
	No.	Nominal Capital	"No Par" Shares	No.	Capital for use in Ontario
		$			$
1913	119	78,000,000	....	12	21,735,000
1914	80	39,030,000	....	13	5,445,000
1915	59	42,005,000	....	2	10,200,000
1916	83	109,079,500	....	8	7,011,650
1917	100	117,183,000	....	7	7,202,000
1918	59	49,800,000	....	7	15,000,000
1919	149	223,600,000	....	10	9,554,197
1920	119	146,094,000	....	12	9,435,000
1921	67	105,715,000	....	6	1,030,500
1922	91	181,040,000	....	6	830,000
1923	88	179,295,500	....	6	1,775,000
1924	85	156,485,000	....	2	200,000
1925	70	107,400,000	9,010,000	3	162,510
1926	145	165,655,750	22,386,500	6	4,850,000
1927	199	344,145,000	40,034,000	10	3,260,000
1928	211	495,575,000	30,778,400	17	7,208,500
1929	97	142,390,000	32,557,200	13	1,540,000
1930	37	23,234,600	16,808,909	6	5,525,000

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1930

Name of Company	Head Office	Date of Incorporation	Capital
			$
*Bain Coal Company, Ltd	Toronto	Apr. 23	35,000
Benny Mines, Ltd	Toronto	June 25	2,000,000
Central Oil Company, Ltd	Kitchener	Oct. 30	250,000
Cheltonia-Swastika Mines, Ltd	Toronto	Sept. 12	5,000,000
Crow River Gold Mines, Ltd	Toronto	Aug. 18	100,000
Eby-Burt Mines, Ltd., The	Kirkland Lake	Mar. 3	2,000,000
*Eldorado Quarries, Ltd., The	Toronto	Apr. 25	50,000
Federal Petroleum Royalties, Ltd	Toronto	Aug. 23	2,000,000
Gas & Oil Developers, Ltd	Toronto	Oct. 25	1,500,000
Haliburton Exploration, Ltd	Lindsay	Dec. 11	150,000
Homestead Oil & Gas, Ltd	Toronto	Oct. 6	500,000
Hydro-Carbons, Ltd	Toronto	Sept. 23	3,000,000
Lorraine Quartzites, Ltd	Toronto	Nov. 6	40,000
Miller Bay Gold Mines, Ltd	Toronto	Oct. 20	2,500,000
*Mineral Resources Finance Co., Ltd	Toronto	Feb. 13	200,000
*Park Mining Co., Ltd	Sault Ste. Marie	Apr. 1	29,600
Paymaster Consolidated Mines, Ltd	Toronto	Feb. 15	40,000
Select Mineral Properties, Ltd	Hamilton	Sept. 11	300,000
Sudbury Patricia Mines, Ltd	Toronto	Jan. 15	3,000,000
Superior Explorations, Ltd	Toronto	July 12	40,000
Tillsonburg Oil & Gas Co., Ltd	Tillsonburg	Nov. 3	500,000
Total (21 companies)	....	....	23,234,600

*"No par" shares issued in addition. See list of "No par" companies.

Of the 37 companies incorporated in 1929, 21 had specified capital and 20 were companies having shares without nominal or par value, while 4 companies had shares of both kinds. The corresponding figures for 1929 were 97, 71, 26 and 5.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1930 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE

Name of Company	Head Office	Date of Incorporation	No. of Shares
Abitibi Coal Field, Ltd	Toronto	Apr. 9	500,000
Allied Metal Products, Ltd	Toronto	May 1	10,000
Atlas Exploration Co., Ltd., The	Toronto	Jan. 20	5,000,000
Canadian Gowganda Succession Mines, Ltd	Toronto	May 8	40,000
*Bain Coal Co., Ltd	Toronto	Apr. 23	5,000
D. L. Jemmett, Ltd	Cobalt	July 22	40,000
Dominion Pavers & Supplies, Ltd	Windsor	May 1	10,000
Dominion Royalty Corporation, Ltd	Toronto	July 18	6,000,000
*Eldorado Quarries, Ltd., The	Toronto	Apr. 25	25,000
*Mineral Resources Finance Co., Ltd	Toronto	Feb. 13	9
Kremzar Gold Mines, Ltd	Sault Ste. Marie	Mar. 8	1,000,000
Mines Selection, Ltd	Toronto	Mar. 27	500
Minto Gold Mines, Ltd	Village of WaWa	July 25	8,000
Northern Ontario Lands Corporation, Ltd., The	Sault Ste. Marie	Apr. 23	60,000
*Park Mining Co., Ltd	Sault Ste. Marie	Apr. 1	10,400
Proprietary Mines, Ltd	Toronto	Mar. 14	1,000,000
Red Lake Tiger Gold Mines, Ltd	Toronto	Mar. 18	40,000
Research Service, Ltd	Toronto	Jan. 29	20,000
Superior Zinc Corporation of Canada, Ltd	Toronto	Dec. 3	40,000
Wilkie Mines, Ltd	Matheson	Jan. 14	3,000,000
Total (20 companies)			16,808,909

*Also see list with specified capital. Four companies having both capital and "No par" shares are included in both lists.

Under the provisions of the Ontario Companies Act, companies of extra-provincial incorporation are required to take out a license in Ontario and stipulate the amount of capital used in connection with mining enterprises where the land is situate within the Province. If land only is held in the Province and business not carried on a license in mortmain is sufficient.

EXTRA-PROVINCIAL AND MORTMAIN MINING COMPANIES LICENSED IN 1930 BY ORDER-IN-COUNCIL

Note.—Where incorporation is outside of Canada, the State, or Province is noted.

Name of Company	Incorporation	Date of License (O.C.)	Capital for use in Ontario
			$
Dominion Steel & Coal Corporation, Ltd	Nova Scotia	June 25	250,000
North Star Oil, Ltd	Canada*	July 17	100,000
Ontario Refining Co., Ltd	Canada*	Mar. 10	5,000,000
Interprovincial Exploration Co., Ltd	Canada**	Apr. 10	50,000
Lewis-Fleming Mines, Ltd	Canada**	Feb. 26	25,000
Northern Iron Ore Mines, Ltd	Canada**	July 9	100,000
Total (6 companies)			5,525,000

*Incorporation under The Companies Act, Revised Statutes of Canada, 1906, Par. 1 of Chapter 79.

**License issued pursuant to the provisions of The Mortmain and Charitable Uses Act, Province of Ontario.

Mining Revenue and Expenditures

The revenue of the Department of Mines for the fiscal year ending October 31, 1930, was $1,017,030.67 as compared with $882,026.05 in the previous year. Expenditures of the Department were $488,746.46 ordinary and $1,535.07 capital or a total of $490,281.53. Details of revenue follow:—

ORDINARY:			
MAIN OFFICE			
Sand and Gravel—			
Royalties	$ 278,156.62		
Licenses	865.55		
		$ 284,022.15	
Casual Fees		920.42	
Boring Permits		5,334.15	
Sale of Record Books—Unwrought Metal Sales Act		47.00	
Gas Leases		7,400.00	
Refunds		1,146.57	
			$ 298,870.31
BRANCHES			
Inspection—Cable Testing Fees			3,193.90
Assessment—Taxes			
Acreage		$ 30,740.62	
Profit		502,525.38	
Gas		15,311.30	
			548,577.30
Chemical and Assay—Fees			1,140.15
Mine Rentals—			
Mining Leases		$ 4,707.93	
Licenses of Occupation		2,855.63	
Miners—			
Licenses		57,596.82	
Permits		2,040.00	
Fees—Recording		36,962.65	
Miscellaneous		2,410.55	
Maps—Sales		1,185.83	
			107,759.41
Natural Gas Commissioner—Permits			1,240.42
Temiskaming Testing Laboratories—Fees			23,111.63
Sulphur Fumes Arbitrator—Damages collected			4,894.86
CAPITAL:			$ 988,787.98
Mining Recorders—Mining Land Sales			28,242.69
Total Revenue			$1,017,030.67

MINING LANDS SOLD AND LEASED FROM NOV. 1, 1929, TO OCT. 31, 1930*

District	Sales			Leases			Total Sales and Leases		
	No.	Acres	Amount	No.	Acres	Amount	No.	Acres	Amount
			$			$			$
Timiskaming	107	3,991.17	11,779.12	80	3,706.35	674.77	187	7,697.52	12,453.89
Cochrane	51	2,087.13	5,783.40	....	....	....	51	2,087.13	5,783.40
Sudbury	76	3,589.02	10,545.46	18	834.25	83.43	94	4,423.27	10,628.89
Patricia	37	1,356.47	3,241.70	....	....	....	37	1,356.47	3,241.70
Algoma	44	1,816.53	5,289.69	....	....	....	44	1,816.53	5,289.69
Thunder Bay	24	1,066.04	2,674.98	....	....	....	24	1,066.04	2,674.98
Kenora	9	347.72	1,012.88	....	....	....	9	347.72	1,012.88
Rainy River	8	375.96	942.40	....	....	....	8	375.96	942.40
Elsewhere	6	381.55	763.68	2	69.10	6.91	8	450.65	770.59
Total	362	15,011.59	42,033.31	100	4,609.70	765.11	462	19,621.29	42,798.42

*These figures do not agree with corresponding items of the revenue statement preceding which records collections of moneys actually received during the fiscal year.

SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING THE CALENDAR YEAR, 1930

Schedule	Fort Frances	Sudbury	Porcupine	Larder Lake	Sault Ste. Marie	Port Arthur	Kowkash	Timiskaming and Coleman	Gowganda	Montreal River	Kenora	Red Lake	Total
1. Letters received	568	3,444	3,189	3,826	1,207	3,448	429	1,818	420	694	1,157	2,273	22,473
2. Letters written	542	3,408	2,524	3,872	706	2,707	436	1,478	423	560	1,051	1,990	19,697
3. Miners' Licenses issued	15	283	82	129	117	116	31	150		146	109	80	1,258
4. Miners' Licenses renewed	66	1,048	719	696	388	579	165	720	79	95	152	188	4,895
5. Mining claims recorded†	75	807	135	424	318	338	12	202	244	661	194	305	3,715
6. Mining claims cancelled	49	3,198	652	817	412	1,530	193	81	49	280	387	1,239	8,887
7. Agreements, Transfers, etc., recorded	29	851	285	296	162	216	94	101	61	176	49	185	2,505
8. Receipts for Miners' Licenses, Permits, Recording Fees, etc. $	1,197.75	15,495.45	6,400.10	8,483.25	5,424.50	6,988.00	1,332.00	6,663.50	3,902.00	6,916.50	3,122.35	5,404.25	71,329.65
9. Receipts as Purchase Money or Rental $	386.80	5,738.27	2,381.00	7,212.12	5,612.39	1,667.50	1,110.03	3,356.88	55.60	664.05	497.80	460.17	29,142.61
10. Total remitted to Department $	1,584.55	21,233.72	8,784.23	15,695.37	11,036.89	8,655.50	2,442.03	10,020.38	3,957.60	7,580.55	3,620.15	5,864.42	100,475.39
11. Claims of which surveyors' plans were filed	3	0	2	36	24	38		7		16		25	151
12. Disputes entered	0			7		0		1					8
13. Disputed cases decided by Recorders		0				3							3
14. Appeals to Mining Court		0			1								1
15. Extensions of time granted	110	882	381	809	118	343	44	72	25	124	229	840	3,977
16. Certificates of Record granted	5	33	23	61	38	14	8	31	2	7	5	16	243
17. Certificates of Performance of Work granted	5	36	32	69	47	20	8	38	2	7	12	6	282
18. Claims for which papers were forwarded to the Department for issue of title	3	53	24	61	46	17	8	32	2	7	5	6	264
19. Forest Reserve Permits issued		33	9	4	12	11	6	38	129				242
20. Substitute Miners' Licenses issued	1	5	8	3		0	1	3		1		3	25
21. Abstracts issued	210	1,933	896	765	226	336	49	78	76	356	306	895	6,126
22. Blue prints sold	58	511	406	561	114	201	51	254	118	451	65	91	2,881

†There were 171 claims recorded at Toronto, making a total of 3,886 for the entire Province as compared with 8,207 in 1929.

STATEMENT OF MONEYS REMITTED BY MINING RECORDERS FOR THE FISCAL YEAR ENDING OCTOBER 31, 1930

Mining Division	Name of Recorder	Address	Purchase Price	Forest Reserve Permits	Miners' Licenses	Recording Fees	Maps	Miscellaneous Fees	Total
			$	$	$	$	$	$	$
Fort Frances	Alexander, J. A.	Fort Frances	293.00	.....	429.00	724.00	49.00	89.50	1,584.50
Sudbury	McArthur, T. A.	Sudbury	6,337.64	350.00	6,512.00	9,434.00	209.95	651.35	23,494.94
Montreal River	Coghill, J. M.	Elk Lake	391.00	.....	868.00	2,379.00	76.25	49.90	3,764.15
Gowganda	do	do	55.60	940.00	360.00	398.00	21.00	24.05	1,798.65
Porcupine	Dixon, R.	South Porcupine	2,361.88	30.00	4,054.00	1,961.00	114.50	319.85	8,841.23
Larder Lake	Ginn, H. G.	Swastika	7,990.85	.....	3,963.00	4,077.00	152.25	398.55	16,581.65
Timiskaming	McAuley, N. J.	Haileybury	4,128.04	290.00	4,350.00	2,225.00	63.50	105.75	11,162.29
Red Lake	Holland, H. E.	Goldpines	302.82	.....	1,553.00	3,896.25	62.25	343.65	6,157.97
Port Arthur	McGregor, C. F.	Port Arthur	1,586.50	110.00	3,800.00	3,772.75	54.25	109.75	9,433.25
Sault Ste. Marie	Miller, W. N.	Sault Ste. Marie	3,872.89	130.00	2,422.00	2,379.25	46.25	127.25	8,977.64
Kowkash	O'Rourke, M. F.	Tashota	1,110.03	50.00	1,007.00	1,446.00	13.50	54.70	3,681.23
Kenora	Smith, J. D. C.	Kenora	1,012.80	.....	1,366.00	2,285.00	49.75	136.25	4,849.80
Total	.....	.....	29,443.05	1,900.00	30,684.00	34,977.25	912.45	2,410.55	100,327.30

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907, AND 1911-1930

Mining Division	1907	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930
Timiskaming	7,860	922	516	1,326	215	222	156	269	184	244	329	159	328	971	735	634	438	875	499	346	202
Coleman*	291	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sudbury	456	2,309	776	483	237	233	464	262	168	673	267	319	701	436	559	546	1,367	3,351	6,424	2,164	807
Sault Ste. Marie	291	119	137	127	23	92	44	135	199	90	90	216	541	498	284	451	395	735	702	487	318
Port Arthur	317	183	180	182	353	641	172	180	66	171	108	120	296	222	300	494	1,278	982	1,269	691	338
Kenora	.....	89	91	.....	25	23	45	32	48	31	25	53	168	150	77	229	935	140	520	348	194
Parry Sound†	102	15	5	.....	2	.....	10	25	12	39	33	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Larder Lake	3,813	1,252	541	1,575	718	915	783	160	423	1,015	712	918	2,344	1,736	1,219	890	1,532	3,141	1,781	891	424
Montreal River	866	98	126	63	28	2	56	294	293	134	81	143	174	400	471	471	290	126	156	48	661
Gowganda	.....	258	194	68	23	14	51	113	52	145	215	101	55	33	444	220	96	24	40	34	244
Porcupine	.....	3,756	538	496	240	262	401	236	48	136	192	273	760	1,424	556	620	1,297	3,127	611	650	135
Kowkash	.....	.....	.....	.....	.....	.....	160	135	2	9	31	3	148	206	438	150	28	250	368	319	12
Red Lake	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,827	2,018	1,100	973	305
Fort Frances	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	70	75
At Toronto	.....	.....	.....	.....	49	92	128	95	39	231	87	145	171	116	139	226	203	795	1,576	1,186	171
Total	13,996	9,001	3,104	4,320	1,913	2,519	2,470	1,936	1,534	2,918	2,160	2,459	5,686	6,092	5,222	4,751	13,496	15,564	15,046	8,207	3,886

*Joined with Timiskaming since 1911. †Office at Parry Sound closed in 1921, and records are now kept at the Department of Mines, Toronto.

The following statement, prepared by the Accounts Branch of the Department, gives details of the Profit Tax collected under the supervision of G. R. Mickle, Mine Assessor, for the fiscal year ending October 31, 1930:—

DETAILS OF PROFIT TAX

GOLD:—		
Dome Mines, Ltd.	$ 14,580.67	
Hollinger Consolidated Gold Mines, Ltd	23,370.66	
Lake Shore Mines, Ltd	83,375.06	
McIntyre Porcupine Mines, Ltd	13,985.59	
Teck-Hughes Gold Mines, Ltd	69,645.80	
Wright-Hargreaves Mines, Ltd	3,288.40	
Vipond Consolidated Mines, Ltd	2,871.08	
		$ 210,117.26
SILVER:—		
Coniagas Mines, Ltd	$ 556.00	
Nipissing Mining Co., Ltd	2,488.16	
O'Brien, M. J., Ltd	8,527.33	
		11,571.49
NICKEL-COPPER:—		
International Nickel Company of Canada, Ltd	$ 256,776.84	
Mond Nickel Co., Ltd	24,012.33	
		280,789.17
MICA:—		
Loughborough Mining Co., Ltd		47.46
Total		$ 502,525.38

Under the Mining Tax Act, a graduated tax is levied on the net profits of mining companies in excess of $10,000 per annum. The basic rate is 3 per cent. on profits up to $1,000,000. On profits over $1,000,000 and up to $5,000,000 the tax is 5 per cent., and on profits in excess of the latter amount the rate is 6 per cent. A portion of this money is returned to organized municipalities for municipal government purposes.

Temiskaming Testing Laboratories

This plant, which is located at Cobalt and is equipped for sampling and assaying, has been operated by the Ontario Department of Mines since July, 1921, under the management of A. A. Cole, Mining Engineer of the T. & N. O. Railway Commission, and George Dickson, Superintendent.

The following is a comparative financial report for the years 1922 to 1930, inclusive:—

COMPARATIVE FINANCIAL STATEMENT OF THE TEMISKAMING TESTING LABORATORIES, 1922–1930

Year	Cash Receipts	Earnings	Expenditures	Operating Profit	Operating Loss
	$	$	$	$	$
1922	18,096.19	17,749.51	19,173.19	....	1,424.68
1923	18,699.22	20,117.81	19,781.25	336.56	....
1924	26,032.20	25,417.61	23,206.66	2,200.95	....
1925	19,922.37	20,041.08	20,043.31	....	2.23
1926	20,302.51	21,119.98	20,658.19	461.79	....
1927	19,387.66	19,400.55	20,012.09	....	611.54
1928	14,875.58	14,369.66	18,181.68	....	3,812.02
1929	19,604.70	21,690.60	18,088.41	3,602.19	....
1930	25,070.27	24,316.82	24,153.03	163.79	....

Following is a brief summary of operations for the year 1930:—

Assaying.—Gold, 1,296 samples; silver, 1,833; copper, 413; silver bullion, 298; cobalt, 1,055; nickel, 104; zinc, 52; lead, 31; silica, 12; arsenic, 15; iron, 31; platinum, 12; sulphur, 5; tin, 4; and one each of chromium and vanadium.

Silver Ore Milled and Sampled.—Weight, 517.77 tons, silver content, 1,218,660 ounces.

Base Bullion Melted.—125 bars containing 102,671 gross ounces of silver.

Gold Ore Purchased.—One lot for which $34.09 was paid.

Gold Ore Milled and Sampled.—Two lots or 4.42 tons.

Cobalt Ore Milled and Sampled.—999 tons.

Provincial Assay Office

As an aid in the development of the mineral resources of Ontario an Assay Office was established at Belleville in July, 1898, by the Bureau (now Department) of Mines. For convenience the office was moved to 5 Queen's Park, Toronto, in November, 1911, and again in the spring of 1927 to the new East Block of the Parliament Buildings.

The Provincial Assayer, W. K. McNeill, reports as follows for 1930:—

FREE ASSAYS UNDER THE PROVISIONS OF THE MINING ACT OF ONTARIO

Mining Division	Number of Samples received for Free Assay during 1930†													
	Gold	Silver	Copper	Lead	Zinc	Platinum	Tin	Nickel	Iron	Sulphur	Mercury	Cobalt	Tungsten	Total
Eastern Ontario*	6	5	2	....	1	....	4	3	1	....	1	....	1	24
Fort Frances*	21	1	1	....	....	....	....	....	....	....	....	....	....	23
Gowganda	3	....	....	....	....	....	....	....	....	....	....	....	....	3
Kenora	11	....	....	....	....	....	....	....	....	....	....	....	....	11
Patricia portion	2	....	....	....	....	....	....	....	....	....	....	....	....	2
Kowkash	6	....	1	....	....	....	....	....	....	....	....	....	....	7
Larder Lake	53	10	4	1	2	1	3	....	1	....	....	....	....	75
Mississagi Reserve*	13	4	5	1	1	....	....	....	....	....	....	....	....	24
Montreal River	5	....	....	....	....	....	....	....	....	....	....	1	....	6
Parry Sound*	1	1	6	....	1	....	....	....	....	....	....	....	....	9
Porcupine	3	....	....	....	....	....	....	1	....	1	1	....	....	6
Port Arthur	21	5	2	....	....	....	....	3	....	....	....	1	....	32
Red Lake	19	....	1	....	....	....	....	....	....	....	....	....	....	20
Sault Ste. Marie	30	15	14	5	4	....	3	3	2	....	....	....	....	76
Sudbury	19	9	15	2	....	1	1	6	....	1	1	2	....	57
Timagami Reserve*	2	....	1	....	....	1	2	....	1	....	....	....	....	7
Timiskaming	19	7	13	1	....	....	....	....	....	....	....	5	....	45
Total†	234	57	65	10	9	3	13	16	5	2	3	9	1	427

*All mining claim records for these Divisions are kept at the office of the Deputy Minister of Mines, Toronto.

†Total free assays numbered 1,316 in 1928, 649 in 1929, and 427 in 1930.

The Assay Office has been in operation during the entire year and the usual variety of work has been done with the assistance of T. E. Rothwell and W. F. Green, Chemists and Assayers, also Robert Stewart, Reginald Eyre and William Ley, Laboratory Assistants.

The schedule of charges, effective Jan. 1, 1930, for the Provincial Assay Office and Chemical Laboratory, may be obtained on application. Minerals and rocks not requiring chemical analysis are identified free of charge. Tests for radio-activity are free.

The following is a statement of the samples submitted by the general public for which the regulation fee was charged, and also those submitted by geologists and officers of the Department of Mines:—

CUSTOMS ASSAYING AND GENERAL WORK, 1929

Assay and No. of Samples		Assay and No. of Samples	
Gold	393	Carbon	13
Silver	67	Radium	29
Copper	84	Chromium	3
Lead	7	Ash	15
Zinc	3	Arsenic	2
Nickel	37	Manganese	13
Iron	12	Silica	5
Platinum	25	Water	14
Tin	4	Cement	2
Sulphur	2	Mercury	6
Lime	7	Diatomite	5
Phosphorus	12	Potash	2
Cobalt	5	Soda	2
Titanium	2	Moisture	13
Coal	116	Volatile matter	13

Miscellaneous—these included 1 each of cerium, potassium, oil, sand, vanadium, insoluble, chlorine, alumina, and calcium	8
Identification—samples were received by mail and reports issued. A large number were brought directly to the Laboratory; of these no record was kept	257
Rocks—samples were submitted by geologists of the Department for complete analysis.	9
Total	1,188

DIRECTIONS AND TERMS

Samples will be dealt with in the order of their arrival. In every instance specimens and samples should be accompanied by statement specifying the precise locality whence they were taken.

Money in payment of fees, sent in by registered letter, post office order, postal note, or express order, and made payable to the Provincial Assayer, must invariably accompany sample to ensure prompt return of certificate, as no examination is commenced until the regulation fee is paid.

Crushed samples representing large quantities, or samples less than one pound weight, may be sent by mail as third-class matter. Write your name and address plainly on each parcel. Send instructions, with money in payment of fees, in a separate letter. Samples may be sent by express, charges prepaid.

Sample bags addressed to this laboratory for sending ore pulp by mail may be obtained free on application; also canvas bags for shipping.

Samples should be addressed as follows:—

PROVINCIAL ASSAY OFFICE,
East Block, Parliament Bldgs.,
TORONTO, ONT.

Draughting Office, North Bay

In order to cope with the demand from prospectors and others for blueprints showing mining claims in good standing in the several Mining Divisions of the Province, apart from the Divisions served direct from Toronto, the Department of Mines established a Draughting Office at North Bay in February, 1920, with C. G. Watson in charge. As mining claims are recorded in each Mining Division, sketches and recording notices are forwarded by the Recorders to the Draughting Office, and the same practice applies when surveys are filed. Tracings are prepared from the data furnished and blueprints supplied to the Recorders and to the general public at a nominal charge. North Bay is a convenient centre and considerable time is saved through the mails compared with former practice when blueprints were prepared at Toronto.

During the calendar year, 1930, there were 1,048 blueprints distributed from the North Bay office, and total receipts from this source were $276.75. In addition maps were supplied by this office to Mining Recorders, who sold 3,501 blueprints during the calendar year 1930.

LIST OF MINES, QUARRIES AND METALLURGICAL WORKS

METALLICS

OPERATOR	MINE AND LOCATION	MANAGER	ADDRESS
	CHROME		
Consolidated Chromium Corporation	Obonga L., west of L. Nipigon	A. R. Globe	Allanwater, via Collins.
	COPPER		
Shield Development Co., Ltd	Tip Top Kashabowie, Thunder Bay	Jas. Cooper	132 St. James St., Montreal.
White Lake Mines, Ltd	White Lake, Tp. I.A., Algoma District	D. J. Russell	Blind River, and 301 Royal Bank Bldg. Toronto.
	COPPER-ZINC-LEAD		
Sudbury Basin Mines, Ltd	Vermillion L., Fairbank tp	J. T. Travers	100 Adelaide St. W., Toronto.
Treadwell Yukon Company, Ltd	Errington, Creighton tp	V. C. Clauson	Bradley.
	GOLD		
Barry-Hollinger Gold Mines, Ltd	Barry-Hollinger, Boston Creek	Jas. Houston	Boston Creek.
Beardmore Gold Mines, Ltd	Beardmore	W. A. Roberts	Beardmore.
Bennett-Pacaud Mines, Ltd. (under option)	Goudreau		1454 Yonge St., Toronto.
Bidgood Consolidated Mines, Ltd	Bidgood, Lebel tp	John McPhee	Kirkland Lake.
British Canadian Mines, Ltd	Foley, Mine Centre	F. McQueen	8 Bloor St. E., Toronto.
Bunker Hill Extension Mines, Ltd	Tough-Oakes Burnside, Kirkland Lake	F. J. Hotchkins	Kirkland Lake.
*Canadian Champion Reef Mining Co., Ltd	Champion Reef, West Shiningtree		1302 Canada Permanent Bldg., Toronto.
Canadian Kirkland Mines, Ltd	Canadian Kirkland, Kirkland Lake	Hugh Jardine	Kirkland Lake.
Canusa Mining and Exploration Co., Ltd	Scottish-Ontario, Whitney tp	Geo. Bannerman	Timmins.
Central Canada Mines, Ltd	Walsh		Union Bank Bldg., Fort William.
Central Patricia Mines, Ltd	Central Patricia, Patricia Portion	J. P. Millenback	Allanwater.
Coniaurum Mines, Ltd	Coniaurum, Porcupine	John Redington	Schumacher.

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*Successors to West Tree Mines, Ltd.

GOLD (*Continued*)

OPERATOR	MINE AND LOCATION	MANAGER	ADDRESS
Cooper Gold Mines, Ltd	Minto, Michipicoten	John Knox, Jr	Wawa.
De Santis Gold Mining Co., Ltd. (under option)	De Santis, Kamiskotia	Peter De Santis	Timmins.
Dome Mines, Ltd	Dome, Porcupine	H. P. De Pencier	South Porcupine.
Goldbank Syndicate	Goldbank	J. H. Sharmen	404 Talbot St., London.
Golden Summit Mines, Ltd	Golden Summit, lot 6, con. I, Maisonville	William J. Simpson	594 Bloor St. W., Toronto.
Harvey Kirkland Mines, Ltd	Harvey Kirkland, Lebel tp	Morris Hastie	Kirkland Lake.
Hayden Gold Mines Co., Ltd	Hayden, Porcupine	T. C. Fawcett	Timmins.
Hollinger Consolidated Gold Mines, Ltd	Hollinger, Porcupine	A. F. Brigham	Timmins.
Howey Gold Mines, Ltd	Howey, Red Lake	H. G. Young	Red Lake.
Kenora Prospectors and Miners, Ltd	Mikado, Cornucopia, and King, Lake of the Woods		100 Adelaide St. W., Toronto.
Kirkland Lake Gold Mining Co., Ltd	Kirkland Lake Gold, Kirkland Lake	W. M. Sixt	Kirkland Lake.
Lakeland Gold Mines, Ltd	Lakeland, lots 4, 5, 6, con. V, VI, Maisonville tp	K. A. Deacon	Bourkes, and 19 Sun Life Bldg., Hamilton.
Lake Shore Mines, Ltd	Lake Shore, Kirkland Lake	E. B. Knapp	Kirkland Lake.
McIntyre-Porcupine Mines, Ltd	McIntyre, Porcupine	R. J. Ennis	Schumacher.
March Gold, Ltd	March, Porcupine	Martin O. Knutson	South Porcupine.
Metals Development, Ltd	Goodall and Dent tps., Patricia portion	J. C. Nelson	811 Sterling Tower Bldg., Toronto.
Moss Mines, Ltd	Moss, Thunder Bay district	J. G. Harkness	Kashabowie.
Parkhill Gold Mines, Ltd	Parkhill, Michipicoten	J. A. S. Roussac	Wawa.
Porcupine United Gold Mines, Ltd	Rochester, Porcupine	J. D. Tolman	Timmins.
Power and Mines Corporation, Ltd	Grace, Michipicoten	C. A. Chisholm	1254 St. Catherine St. W., Montreal.
Ritchie Gold Mines, Ltd	Ritchie, Gauthier tp		71 York St., Toronto.
Sylvanite Gold Mines, Ltd	Sylvanite, Kirkland Lake	C. E. Rodgers	Kirkland Lake.
Tashota Gold Mines, Ltd	Tashota, Thunder Bay district		1111 Beaver Hall Hill, Montreal.
Teck-Hughes Gold Mines, Ltd	Teck-Hughes, Kirkland Lake	D. L. H. Forbes	Kirkland Lake.
Telluride Gold Mines of Canada, Ltd	Telluride, lot 2, con. II, Skead tp	H. Hollands-Hurst	405 Northern Ontario Bldg., Toronto.
United Mineral Lands Corp	Paymaster, Porcupine		South Porcupine.
Vipond Consolidated Mines, Ltd	Vipond, Porcupine	Robert E. Dye	Timmins.
West Dome Lake Gold Mines, Ltd	West Dome, Porcupine		South Porcupine.
Wright-Hargreaves Mines, Ltd	Wright-Hargreaves, Kirkland Lake	M. W. Summerhayes	Kirkland Lake.

LEAD

Kingdon Mining, Smelting and Manufacturing Co., Ltd	Kingdon, Carleton county	R. R. Rose	Galetta.

Lead and Zinc

Lake Geneva Mining Co., Ltd., (under option)	Lake Geneva, Sudbury district	W. E. Bawden	Geneva, via Cartier.

Nickel and Copper

Falconbridge Nickel Mines, Ltd	Falconbridge, Sudbury district	Ernest Craig	Garson.
International Nickel Co. of Canada, Ltd	Creighton, Sudbury district	S. J. Kidder	Creighton Mine.
International Nickel Co. of Canada, Ltd	Frood, Sudbury district	R. D. Parker	Frood Mine.
International Nickel Co. of Canada, Ltd	Garson, Sudbury district	W. J. Mumford	Garson.
International Nickel Co. of Canada, Ltd	Levack, Sudbury district	A. L. Sharp	Levack.

Silver

Animikie Mines, Ltd. (under option)	Badger, Silver Mountain	S. W. Ray	223 Victoria St., Port Arthur.
Animikie Mines, Ltd. (under option)	Keystone (Climax), Silver Mountain	S. W. Ray	223 Victoria St., Port Arthur.
Animikie Mines, Ltd. (under option)	Porcupine, Silver Mountain	S. W. Ray	223 Victoria St., Port Arthur.
Brocklebank, Arthur (under lease)	Kerr Lake, Cobalt	Arthur Brocklebank	Cobalt.
Bunclark, Richard (under lease)	Penn Canadian, Cobalt	Richard Bunclark	Cobalt.
Cain, C. E., and associates	Beaver, Cobalt	C. E. Cain	Cobalt.
Castle-Trethewey Mines, Ltd	Capitol, Gowganda	Angus D. Campbell	Bestel.
Castle-Trethewey Mines, Ltd	Castle, Gowganda	Angus D. Campbell	Bestel.
Clemens, E. H. (under lease), deceased	Coniagas, Cobalt	E. H. Clemens	Coniagas Mines, Ltd., 320 Bay St., Toronto.
Cobalt Contact Mines, Ltd	Cobalt Contact, Cobalt	J. M. C. Dunlop	North Cobalt, and 57 Bloor W., Toronto
Jemmett, D. L., Ltd	Agaunico, Cobalt	D. L. Jemmett	Cobalt.
Jemmett, Henry (under lease)	Waldman, Cobalt	Henry Jemmett	Cobalt.
Keeley Silver Mines, Ltd	Keeley, South Lorrain	W. J. Dobbins	Silver Centre.
Laurentian Mines, Ltd. (under lease)	Laurentian, Lake of the Woods		
Lynch, E. (under lease)	Peterson Lake, Cobalt	E. Lynch	Cobalt.
Martin, George (under lease)	Crown Reserve, Cobalt	George Martin	Cobalt.
Mining Corporation of Canada, Ltd	Cobalt Lake, Buffalo, and Townsite-City	Arnold Smith	Cobalt.
Mining Corporation of Canada, Ltd	Frontier, South Lorrain	Arnold Smith	Cobalt.
Morrison Mines, Ltd	Morrison, Gowganda	Horace F. Strong	Haileybury.
Newton, William (under lease)	Silver Queen, Cobalt	William Newton	New Liskeard.
Nipissing Mining Co., Ltd	Nipissing, Cobalt	Hugh Park	Cobalt.
O'Brien, M. J., Ltd	Cross Lake, Cobalt	W. A. O'Flynn	Cobalt.
O'Brien, M. J., Ltd	Miller Lake O'Brien, Gowganda	H. G. Kennedy	Bestel.
O'Brien, M. J., Ltd	O'Brien, Cobalt,	W. A. O'Flynn	Cobalt.
Price, C. W. (under lease)	Foster, Cobalt	C. W. Price	Cobalt.
Roper, C. P. (under lease)	Silver Cliff, Cobalt	C. P. Roper	Cobalt.

SILVER (*Continued*)

OPERATOR	MINE OR PLANT	MANAGER	ADDRESS
Sandoe, Richard, and Moyle, H. (under lease)	Temiskaming, Cobalt	Richard Sandoe	Cobalt.
Sarabura, A. (under lease)	Lumsden, Cobalt	A. Sarabura	Cobalt.
Smith, W. H., and Laycock (under lease)	Hudson Bay, Cobalt	W. H. Smith	Cobalt.
Sullivan, Roy (under lease)	Provincial, Cobalt	Roy Sullivan	Cobalt.
Sutherland, Hugh	La Rose, Cobalt		
Todd, F. H. (under lease)	Victory, Cobalt	F. H. Todd	Cobalt.
Tuer, C. F. (under lease)	Kissinger, Cobalt	C. F. Tuer	Cobalt.
Ward, R. N. (under lease)	Stoneham, Cobalt	R. N. Ward	Cobalt.
White Reserve	White Reserve, Montreal river	Mr. Kuhorski	Cobalt.
Yorkshire Cobalt Mining Co	Yorkshire, Cobalt	Wm. E. McCready	Cobalt.

METALLURGICAL WORKS

OPERATOR	MINE OR PLANT	MANAGER	ADDRESS
Algoma Steel Corporation, Ltd	Iron blast furnace	Jas. H. Bell	Sault Ste. Marie.
Canadian Furnace Co., Ltd	Iron blast furnace	Richard C. Yates	Port Colborne.
Canadian Industries, Ltd	Acid and chemical plant	W. H. De Blois	Copper Cliff.
Cobalt Reduction Co., Ltd., operated by Mining Corporation of Canada, Ltd	Silver refinery		Cobalt.
Deloro Smelting and Refining Co., Ltd	Silver-cobalt refinery	S. B. Wright	Deloro.
Falconbridge Nickel Mines, Ltd	Blast furnace	J. R. Gill	Falconbridge.
International Nickel Co. of Canada, Ltd	Blast furnace	Peter Macdonald	Copper Cliff.
International Nickel Co. of Canada, Ltd	Blast furnace	Peter Macdonald	Coniston.
International Nickel Co. of Canada, Ltd	Nickel refinery	H. W. Walter	Port Colborne.
Ontario Refining Co., Ltd	Electrolytic copper refinery	C. H. Aldrich	Copper Cliff.
Steel Company of Canada, Ltd	Iron blast furnace	R. A. Gillies	Hamilton.

NON-METALLICS

ACTINOLITE

OPERATOR	MINE OR PLANT	MANAGER	ADDRESS
Building Services, Ltd	Actinolite, Elzevir tp	George Seller	1111 Beaver Hall Hill, Montreal.

ARSENIC

OPERATOR	MINE OR PLANT	MANAGER	ADDRESS
Deloro Smelting and Refining Co., Ltd	Silver-cobalt refinery	S. B. Wright	Deloro

FELDSPAR

Anderson & Son, James G	Britt, lots 3-5, con. I, Henvey tp	Jas G. Anderson	Lucknow.
Bathurst Feldspar Mines, Ltd	Bathurst, Bathurst tp	B. S. Hyde	230 King St. E., Toronto.
Craig, T. H	McDonald, E. ½ lot 12, con. IX, Bathurst	T. H. Craig	Perth.
Feldspar Quarries, Ltd	Furlong, Perth	W. H. Evans	Buckingham, P.Q.
Feldspar Glass, Ltd	Bathurst tp	W. J. McCallum	301 Royal Bank Bldg., Toronto.
Genesee Feldspar Co., Inc	Dwyer, near Hybla	Peter McDonald	Boxart St., Rochester, N.Y.
	Richardson, near Verona	Ross Morey	
Verona Quarries, Ltd	Verona		
Frontenac Floor and Wall Tile Co., Ltd	Grinding plant, Kingston	Everett Townsend	Box 178, Kingston.

FLUORSPAR

Stoklosar, Chas. A	W. ½ lot 3, con. I, Madoc tp	Chas. A. Stoklosar	Madoc, Ont.

GRAPHITE

Black Donald Graphite Co., Ltd	Black Donald, Brougham tp	R. F. Bunting	Calabogie.

GYPSUM

Gypsum, Lime and Alabastine, Canada, Ltd	Caledonia	L. V. Robinson	Caledonia.
Gypsum, Lime and Alabastine, Canada, Ltd	Lythmore	L. V. Robinson	Caledonia.

IRON PYRITES AND SULPHURIC ACID

Canadian Pyrites, Ltd	Caldwell Mine, Flower Station	O. M. Hook, Sec	1400 Guardian Bldg., Cleveland, Ohio.
Canadian Industries, Ltd	Acid plants, Coniston and Copper Cliff	W. H. DeBlois	Copper Cliff.

LIGNITE

Ontario Department of Mines	Onakawana, near Abitibi river	W. F. Fancy	Coral Rapids.

OPERATOR	MINE, QUARRY, OR WORKS	MANAGER	ADDRESS
MICA			
Austin, Louis		Louis Austin	Perth Road.
Lee, W. W.	Buck Lake Mine	W. W. Lee.	Bedford Mills.
Loughborough Mining Co., Ltd	Lacey Mine, Loughborough tp		General Electric Co., Schenectady, N.Y.
O'Connor, W. J.	Leeds county		Lombardy.
MINERAL WATERS			
Canada Dry Ginger Ale, Ltd	Caledonia Springs and Bourget	J. C. Haggarty	6380 St. Urbain St., Montreal.
Carlsbad, Ltd	Carlsbad Springs	Barclay Boyd	Carlsbad Springs.
Deneault, F	Bourget Springs	F. Deneault	Bourget.
Gurd, Chas., and Co., Ltd	Caledonia tp, Prescott county		1016 Bleury St., Montreal.
Sanitaris, Ltd	Pakenham tp, Lanark county	L. Macnamara	Arnprior.
QUARTZ, QUARTZITE AND SILICA BRICK			
Algoma Steel Corporation, Ltd	Silica brick from Deroche tp. quarry		Sault Ste. Marie.
Dominion Mines & Quarries, Ltd	Killarney, North Shore Lake Huron, East Neebish Island (idle)		40 University Avenue, Toronto.
Falconbridge Nickel Mines, Ltd	Quarry on property	Ernest Craig	Falconbridge.
Wright Co	Quartz quarry, Deroche tp	Geo. S. Cowie	Sault Ste. Marie.
SALT			
Brunner, Mond Canada, Ltd	Amherstburg (Brine for chemical use)		Amherstburg.
Canadian Industries, Ltd	Sandwich (Chemicals and salt)		P.O. Box 1260, Montreal.
Dominion Salt Co., Ltd., The	Sarnia		1610 Bank of Commerce Bldg., Toronto.
Goderich Salt Co., Ltd	Goderich		Goderich.
Kincardine Salt, Ltd	Kincardine	Now operated by Canadian Industries, Ltd.	P.O. Box 1260, Montreal.
Western Canada Flour Mills Co., Ltd	Goderich		287 MacPherson Ave., Toronto.
Western Salt Co., Ltd	Courtright		1610 Bank of Commerce Bldg., Toronto.

TALC

Canada Talc Co., Ltd	Connolly	Roy Taylor	Madoc.
Geo. H. Gillespie Co., Ltd	Henderson	Geo. H. Gillespie	Madoc.

STRUCTURAL MATERIALS

CEMENT

Canada Cement Co., Ltd	Belleville, Plant No. 5 Lakefield, Plant No. 7 Port Colborne, Plant No. 8		Canada Cement Bldg., Phillips Sq., Montreal, P.Q.
St. Marys Cement Co., Ltd	St. Marys		357 Bay St., Toronto.

LIME

American Cyanamid Company	Quarry at Beachville, Kilns at Niagara Falls	A. J. Kennedy	535 Fifth Ave., New York.
Biederman, Albert G	Golden Lake	Albert G. Biederman	Golden Lake.
Brunner, Mond Canada, Ltd	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderdon tp	F. Nill	Amherstburg.
Cameron, W. M	Ramsay tp	W. M. Cameron	Carleton Place.
Canada Lime Co., Ltd	Coboconk	Chas. R. Christie	6 Toronto St., Toronto.
Chalmers & Campbell	Owen Sound	M. Chalmers	689-7th Street W., Owen Sound.
Dominion Sugar Co., Ltd	Wallaceburg	R. A. Lauper	Wallaceburg.
Dominion Sugar Co., Ltd	Chatham	C. Moulthrop	Chatham.
Dominion Rock Products, Ltd	Eganville, 4 miles southeast	W. L. Paterson	506 Dominion Square Bldg., Montreal.
Gallagher Lime & Stone Co., Ltd., The	*Hamilton	Raymond Gallagher	R.R. 4, Hamilton.
Gypsum, Lime and Alabastine, Canada, Ltd	*Beachville	T. F. Robinson	Beachville.
	*Elora	J. H. Robinson	Elora.
	*Hespeler	M. M. Millen	Hespeler.
	Milton	Robt. F. Adams	Milton.
	Limehouse	Wm. Gowdy	Limehouse.
Innerkip Lime and Stone Co., Ltd	Innerkip	C. E. Downing	Beachville.
Jamieson Lime Co	Renfrew	J. A. Jamieson	Renfrew.
Shane Lime Co	Eganville	Geo. R. Shane	Eganville.
Standard White Lime Co., Ltd	*Guelph	D. E. Kennedy	15 Douglas St., Guelph.
Toronto Brick Co., Ltd	Coboconk	F. Conway James	897 Bay St., Toronto.
Weppler, Henry	Lots 6, 7, con. II, Glenelg tp	H. Weppler	R.R. 2, Priceville.

*Hydrated lime plants.

SAND AND GRAVEL* (Pit Operations)

OPERATOR	PIT OR QUARRY AND LOCATION	MANAGER	ADDRESS
Bast, Aaron	Bridgeport, Waterloo tp		112 Lydia St., Kitchener.
Benson & Patterson	Stamford tp., Welland county		Stamford.
Brantford, City of	Webster St. and Harold St		City Hall, Brantford.
Carroll Bros	Sherkston, Humberstone tp		490 Ellicott Sq., Buffalo, N.Y.
Conlin, Herbert L	Highland Creek		156 Front St. E., Toronto.
Consolidated Sand and Gravel, Ltd	Paris		402 Harbour Bldg., Toronto.
Durham Stone & Sand Co., Ltd	Durham.		
Fuller Gravel, Ltd	Fuller.		
Waterford Sand & Gravel Co., Ltd	Waterford.		
Dominion Concrete Co., Ltd	S. Gower and Oxford tps, Grenville county		Van Buren St., Kemptville.
Donald, Andrew	Lot 22, con. 7, Dereham tp., Oxford county		R.R. 1, Ingersoll.
Ellins Bros	Scarlett Rd., Etobicoke tp		Station "D," West Toronto.
Empire Limestone Co	Sherkston, Humberstone tp		19 Hudson St., Buffalo, N.Y.
Foster, R. R	Nepean and Gloucester tps., Carleton county		86 Spadina Ave., Ottawa.
Goodreau, Chas	Chatham tp., Kent county		R.R. 6, Thamesville.
Greenburn Sand & Gravel Co., Ltd	Lot 8, con. V, Pickering tp		331 Bay St., Toronto.
Halpenny, Lewis E	Arthur tp., Wellington county		R.R. 4, Arthur.
Hill, John D	Woodstock		R.R. 6, Woodstock.
Hinde, Jas. H	Northlands Ave., York tp		134 Northlands Ave., Toronto.
Howard, N. H	Lot 7, con. I, E. Flamborough tp., Wentworth county		Aldershot.
Jago Concrete Products Co	Summerville, Toronto tp		Summerville.
Johnston, G. F	Westminster tp		R.R. 2, Wilton Grove.
Kingston Sand & Gravel Co	Lots 33, 34, con V, Kingston tp		183 William St., Kingston.
Maple Sand, Gravel & Brick Co	Maple, Vaughan tp		454 King St. W., Toronto.
Peterborough, City of	Cor. Rogers and Wilson Sts		133 Simcoe St., Peterborough.
Quigleys	Saltfleet tp., Waterdown, and Port Maitland		317 Main St. E., Hamilton.
Sherman & Hubbell	Lot 17, con. B, Camden tp		R.R. 5, Thamesville.
Smythe, C., Ltd	Lambton Rd., Etobicoke tp		11 King St. W., Toronto.
Sutherland, Hugh A	Lot 6, con. II, W. Zorra tp., Oxford county		R.R. 4, Embro.
Vallery, Frank	West Garafraxa		Box 107, Belwood.
West Oxford Township	Lot 7, con. I, Dereham tp		R.R. 5, Ingersoll.
Wilson, M	Lot 25, con. III, Vaughan tp		R.R. 1, Maple.
Windsor Sand & Gravel Co., Ltd	S. Gosfield tp. Essex county		30 Sandwich St., East Windsor.

*Only operators producing 5,000 tons or over are listed.

SAND AND GRAVEL* (Licensed Dredging Operations)

Cadwell Dredging Co., Ltd	Lake Erie		24 Chatham St. W., Windsor.
Construction Materials Corporation	Lake Erie, St. Clair river		33 N. LaSalle St., Chicago, Ill.
Great Lakes Dredge & Dock Co	Lake Erie		104 S. Michigan St., Chicago, Ill.
Hadley's Chatham, Ltd	Thames river		Chatham.
Homegardner Sand Co	Lake Erie		Sandusky, Ohio.
Interlake Transportation Co., Ltd	Lake Erie, Ontario		315 St. Sacrament St., Montreal, P.Q.
Kelley Island Lime & Transport Co., Ltd	Lake Erie		Sandusky, Ohio.
Lake Erie Sand Company	Lake Erie		Sandusky, Ohio.
Lapish, F. C	Lake Superior		433 Cedar St., Sault Ste. Marie, Mich.
McLean, A. B., & Sons	Lake Superior, St. Marys river		Sault Ste. Marie, Mich.
Merlo, Merlo & Ray, Ltd	Lake Huron, St. Clair river		East Windsor.
National Sand & Material Co., Ltd	Lake Erie, Ontario, St. Clair and St. Lawrence rivers		402 Harbour Bldg., Toronto.
Ontario Gravel Freighting Co., Ltd	Lake Erie, Ontario		228 Sandwich St. W., Windsor.
Pyke Salvage Company	St. Lawrence river		506 Princess St., Kingston.
Scott, T. G	Lake Superior		Sault Ste. Marie.
Sin-Mac Lines, Ltd	Lake Superior		Port Arthur.
Wallaceburg Sand & Gravel Co., Ltd	St. Clair river		Wallaceburg.

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*Only operators producing 5,000 tons or over are listed.

STONE (Limestone)

American Cyanamid Co	Beachville	A. J. Kennedy	Beachville.
Bolender Bros	Haliburton	Chas. Bolender	Haliburton.
Bonter, F. and J	Marmora tp	J. W. Bonter	Box 61, Marmora.
Bourgie, J. B	Con. VIII, Russell tp	J. B. Bourgie	Embrun.
Brule, E. D., & Sons, Ltd	Billings Bridge	E. D. Brule	Billings Bridge.
Brunner, Mond Canada, Ltd	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderdon	F. Nill	Amherstburg.
Canada Cement Co., Ltd	Thurlow tp	J. H. Legate	Belleville.
Canada Crushed Stone Corp., Ltd	Dundas, Town of	J. Stephens	35 Cline Cres., Hamilton.
Hagersville Contracting Co., Ltd	Walpole tp., Haldimand county	Gordon Gilbertson	Hagersville.
Puslinch Quarry, Ltd	Puslinch tp., Wellington county	H. Hill	Puslinch.
Queenston Quarries, Ltd	Niagara tp	A. Michie	Box 110, Niagara Falls.
Wentworth Quarries, Ltd	Lot 4, con. V, Saltfleet tp	Destroyed by fire July	24, 1929, now dismantled.
Cartnell, Ellen, Estate of	1½ miles east of Thorold	John Cartnell	Thorold.
Cloutier & Grenon	Con. X, Cambridge tp	Samuel Forgue	Casselman.

STONE (Limestone)—*Continued*

OPERATOR	QUARRY AND LOCATION	MANAGER	ADDRESS
Coldwater Crushed Stone, Ltd	Lots 19, 20, con. XIII, Medonte tp	Thos. Langton	Coldwater.
Cook, J. S	Lots, 7, 8, con. XXIV, Amabel tp	J. S. Cook	Wiarton.
Cooper, Alfred	Lot 25, con. V, Neebing, N.R	Gordon A. Cooper	1215 Victoria Ave., Fort William.
Crystallite Products, Ltd	Bancroft	P. J. Stringer	Bancroft.
Decewsville Crushed Stone, Ltd. (idle).			
Dibblee Construction Co., Ltd	Carleton and Grenville counties		1417 University Tower, Montreal.
Dufferin Construction Co., Ltd		H. H. Salmon	Fleet and Bathurst Streets, Toronto.
Dufferin Paving and Crushed Stone Co., Ltd.		H. H. Salmon	Fleet and Bathurst Streets, Toronto.
Hagersville Quarries, Ltd	Walpole tp	Wm. T. McRae	Hagersville.
Innerkip Quarries, Ltd	East Zorra tp	H. M. McQuoid	Innerkip.
Kirkfield Crushed Stone, Ltd	Kirkfield	John Welch	Kirkfield.
St. Marys Crushed Stone, Ltd. (idle).			
Edgar Irvine Co., Ltd., The	Tamworth-Newburgh Road	T. Hooker	Alexandria.
Foster, R. R	Merivale Road, Ottawa	R. R. Foster	86 Spadina Ave., Ottawa.
Gordon Crushed Stone Co., Ltd., The	Hagersville	C. F. Anderson	Hagersville.
Grant Bros. Construction Co., Ltd	2 miles north of Brockville	C. M. Woodland	Cardinal.
Grenville Crushed Rock Co., Ltd	Oxford tp., Grenville county	W. H. Roberts	Oxford Mills.
Gypsum, Lime and Alabastine, Canada, Ltd	Lot 3, con. VI, Nassagaweya tp., Halton county	R. S. Adams	Milton.
Gypsum, Lime and Alabastine, Canada, Ltd	Beachville, Oxford county	T. F. Robinson	Woodstock.
Hagersville Contracting Co., Ltd	*See* Canada Crushed Stone Corp. above.		
Hagersville Quarries, Ltd	*See* Dufferin Construction Co., Ltd.		
Henniger, M. G	Drummond tp., Lanark county	M. G. Henniger	Smiths Falls.
Highways Department	Various quarries	R. M. Smith	Parliament Bldgs., Toronto.
Holdcroft Construction Co., Ltd		W. Holdcroft D. Springer	Kingston. Waterdown.
Huffman Construction Co., Ltd., The R. C	Clappison cut, Wentworth county.		
Humberstone Township	Lot 4, con. I; lot 30, con. III; lot 19, con. V	Phillip Crumb	Wainfleet, R.R. 1.
Innerkip Quarries, Ltd	*See* Dufferin Construction Co.		
Johnson Bros. Co., Ltd	Mille Roches, Stormont county		43½ Market St., Brantford.
Kingston Penitentiary	Portsmouth	Samuel Donaldson	34 Pembroke St., Kingston.
Kirkfield Crushed Stone, Ltd	*See* Dufferin Construction Co.		
Lapierre, M. C	Owen Sound	M. C. Lapierre	1994-9th Avenue E., Owen Sound.
Law Construction Co., Ltd	Provincial Highway 26, 4 miles east of Owen Sound	B. J. Williams	225 Sterling Rd., Toronto.
Limestone Products, Ltd	Uhthoff, Orillia tp	Geo. F. Morse	R.R. 4, Orillia.
Longford Crushed Stone Co., Ltd	Lots 20 to 24, Front con., Rama tp	R. M. Craig	Longford Mills.

MacDonald, A. N	Bronte	Ivan MacDonald	Bronte.
McGinnis & O'Connor	Barriefield	E. G. Reynolds	Kingston.
McQuigge, J. R	Clarence tp., Russell county	J. R. McQuigge	Arnprior.
Middleton, J. N	Ancaster village	J. N. Middleton	Ancaster.
Nelson Crushed Stone Co	Lot 16, con. II, Nelson tp., Halton county	R. L. Millar	R.R. 1, Freeman.
Noranda Mines, Ltd	Farr quarry, Haileybury		804 Royal Bank Bldg., Toronto.
Ontario Reformatory	Guelph	C. F. Neelands	Guelph.
Owen Sound, City of	City Quarry, 8th Street West	Robt. Cranney	6th Street East, Owen Sound.
Pembroke, Corporation of	Markus Quarry	J. P. Howe	Pembroke.
Pirson, John	Hydro dump, Stamford tp.	John Pirson	Stevensville.
Puslinch Quarry, Ltd	*See* Canada Crushed Stone Corp.		
Queenston Quarries, Ltd	*See* Canada Crushed Stone Corp.		
Quinton, W. Y	Kitley tp., Leeds county	W. Y. Quinton	Jasper.
Rayner Construction Co., Ltd	Wolford tp., Grenville county Campbellford	Geo. Rayner	159 Bay St., Toronto.
Robillard, H., & Son	Gloucester tp., Carleton county	B. E. Robillard	195 Nicholas St., Ottawa.
Roddy, J. M	Division St., Kingston	J. M. Roddy	293 Division St., Kingston.
Routly, H. T	West Garafraxa tp., Wellington county Augusta tp., Grenville county	H. T. Routly	21 Dundas Square, Toronto.
Walker Bros., Ltd	Stamford tp., Welland county	David Walker	Box 586, Thorold.
Wallace, R., & Son	Brown farm, Kingston tp., Frontenac county	R. R. Wallace	484 Bagot St., Kingston.
Wehman, John	Lot 24, con. II, Kingston tp., Frontenac county	John Wehman	251 Division St., Kingston.
Welland Ship Canal	Rock excavation	A. J. Grant	St. Catharines.
Wickett, Ltd., James A	Lonsdale, Tyendinaga tp		16 Saulter St., Toronto.
Wilford & Co., Ltd., R. F	Nottawasaga tp., Simcoe county	C. Brownell	Box 119, Lindsay.
(*) Windmill Point Crushed Stone Co., Ltd	Ridgeway	R. E. Law	225 Sterling Rd., Toronto.

(*) Subsidiary of Law Construction Company, Ltd.

STONE (Granite)

Beresford, John	Gananoque	John Beresford	Gananoque.
Code, W. Harry	Leeds tp., Leeds county	W. Harry Code	26 Cornelia St., Smith's Falls.
Grenville Crushed Rock Co., Ltd	Hawk Lake, 25 miles east of Kenora	J. P. Bains	917 Keefer Bldg., Montreal.
Gordon Granite Co	5 miles north of Gananoque	A. E. Gordon, Gananoque	Head Office, 239 Confederation Life Bldg., Toronto.
Hokanson, Swan	Leeds tp., lot 7, con. II	Swan Hokanson	Box 653, Gananoque.
Horne, Wm	Butler	Wm. Horne	Suite M, Ashford Block, Winnipeg.
Mills Geo	Leeds tp.		
McKee Bros	Leeds tp., lot 8, con. II	James McKee	Lansdowne.
Peninsula Granite Quarries, Ltd	Peninsula	Wm. Morrison	Peninsula.
Reece-Hall, R	Mill Lake Quarry, McDougall tp., lots 24, 25, con. III, Parry Sound district	R. Reece-Hall	Box 115, Parry Sound.

STONE (Sandstone)

OPERATOR	MINE AND LOCATION	MANAGER	ADDRESS
Credit Valley Quarries, Ltd	Glenwilliams, Halton county	S. H. Hurst	86 Kennedy Ave., Toronto.
Danforth Quarry, Ltd	Limehouse, Halton county		736 Danforth Ave., Toronto.
Logan, Hugh	Halton county	Hugh Logan	Glenwilliams.
Norrie and McHardy	Halton county		Georgetown.
Norton, A. W	Halton county		Georgetown.
Rogers, Frank	Halton county		Georgetown.
Smeaton, R. C	Halton county		Georgetown.
Thompson, F	Halton county		Georgetown.
STONE (Trap)			
Fort William, City of	Rifle Range Site	C. B. Symes	City Hall, Fort William.
Hydro-Electric Power Commission	Alexander Power Development, Hydro	J. N. Stanley	University Ave., Toronto.
Ontario Rock Co., Ltd	Belmont and Methuen tps	H. L. Scott	Havelock, R.R. 3.
Quinn Stone & Ore Co	Fort William	J. E. McKee	Fort William.

CLAY PRODUCTS

See Report, Vol. XXXIX, Part 4, 1929, The Ceramic Industry of Ontario, by R. J. Montgomery.

MINES OF ONTARIO IN 1930

By

Chief Inspector of Mines, D. G. Sinclair, Toronto; Inspectors, R. H. Cleland, Timmins; E. C. Keeley, Kirkland Lake; D. F. Cooper, Sudbury; A. R. Webster, Toronto.

CHROME

Consolidated Chromium Corporation

This company was incorporated under the laws of the state of Delaware on November 19, 1929. The authorized capital stock is 500,000 shares of class "A" stock, par value $25 per share, and 1,500,000 shares of common stock of no par value. The officers of the company are: R. S. McClellan, president; J. C. Parkes, vice-president; F. C. Russell, secretary-treasurer; W. B. Wallder, assistant vice-president; James P. Ronaghan, assistant secretary; C. B. Reinold, assistant secretary. The directors are: R. S. McClellan, F. C. Russell, Charles Cason, C. V. Bob, J. C. Parkes.

The company was formed to acquire the rights under options granted to L. P. Jubien, Suite 1636, 120 Broadway, New York, on some 40 claims, as well as the interest in 15 claims staked by Mr. Jubien and his associates on chromite-bearing ground south of Collins and west of Lake Nipigon in Thunder Bay district. It is proposed to form a Canadian subsidiary for the purpose of acquiring title to these mining claims.

The following is a résumé of A. R. Graham's report to the Ontario Department of Mines on the geological features of the deposit: The segregations and injections of chromite ore lie near the footwall side of an elliptical-shaped peridotite dike some 3¾ miles long and three-quarters of a mile wide at its widest point.

The dike is intrusive in the contact zone between a Laurentian granite, altered to gneiss near the contact, and the earlier volcanics. These volcanics near the contact have been altered to micaceous schists and recrystallized greenstone.

Mr. Jubien states that some eighteen exposures of chromite have been found over a total length of 18,000 feet in a footwall zone about 600 feet wide. The chromite occurs in the form of wide segregations of low- and medium-grade material, in which occur presumably later injections of high-grade material. The widths of these occurrences are exceptional, as high-grade exposures have been found over widths as great as 17 feet with good and medium-grade exposures in widths up to nearly 50 feet.

Surface work on the property was started in the late fall of 1929, when camps for the accommodation of 40 men were erected.

The plant consists of two 85 h.p. boilers, one Ingersoll-Rand 300-foot compressor, one Jenckes 6- by 8-inch single-drum hoist. Steel is sharpened by hand.

In March, 1930, a two-compartment shaft was started on claim T.B. 8,814; 350 feet of sinking was completed and three levels were opened up. Early in September a total of 750 feet of lateral work had been done on the upper two levels. A second shaft was started on claim T.B. 8,422 on another high-grade section of the deposit, but in the late fall financial difficulties compelled the cessation of all operations.

Camps on the property consist of the following: cookery, 22 by 23 feet; two bunk-houses, 18 by 32 feet and 16 by 23 feet; assay office, 15 by 18 feet; office, 12 by 20 feet; and residence, 22 by 28 feet. These are located on the shore of a small lake. The No. 1 shaft is about 1½ miles east, and the No. 2 about a quarter of a mile north of the camps.

While operations were being carried on, 39 men were employed under the direction of A. R. Globe, manager, and C. Rutherford, superintendent.

COPPER

White Lake Mines, Limited

The authorized capital of this company is 2,000,000 shares of $1 par value. The directors and officials are: W. A. Lamport, president; J. C. Allan, secretary-treasurer; W. J. McCallum and D. G. Miller, directors. The head office is at 301 Royal Bank Building, Toronto.

The company operates a copper property in township 1A in the Mississagi Forest Reserve, district of Algoma, about 45 miles northeast of Iron Bridge.

Underground work was continuous throughout 1930, except between October 12 and November 10. The company reports the following development work done during the year: east adit, 486 feet of drifting; west adit, 904 feet of drifting and crosscutting and 84 feet of raising; diamond-drilling, 1,652 feet. No additions were made to the Diesel mining plant during 1930.

An average of 18 men was employed, 11 underground and 7 on surface. In December, 1930, O. G. Carstens was succeeded by D. J. Russell as superintendent.

COPPER-ZINC-LEAD

Treadwell Yukon Company, Limited

The officers of this company are: F. W. Bradley, president; C. D. O'Sullivan, first vice-president; C. A. Norris, second vice-president; F. A. Hammersmith, secretary-treasurer; W. D. Miracle, assistant secretary-treasurer; V. R. Prather, assistant secretary.

The directors are: F. W. Bradley, C. A. Norris, F. A. Hammersmith, C. D. O'Sullivan, and J. W. Crosby.

Operations at the Errington mine, situated in Creighton township, Sudbury district, were severely curtailed during 1930, owing to the low market prices of the metals produced.

Mine

On January 16, 1930, sinking was resumed at No. 2 shaft, which had then a depth of 675 feet. It was deepened to 1,571 feet, and stations were cut at the 750-, 1,000-, 1,250-, and 1,500-foot horizons. Sinking was completed on July 14, 1930. This is a vertical shaft, 6 feet 3 inches by 15 feet 8 inches, outside dimensions.

Development footages throughout the mine for 1930 were distributed on the various levels as follows:—

Level	Drifts	Crosscuts	Raises
		feet	feet
300-foot	....	....	34
500-foot	581	596	918
1,500-foot	910	1,558	....
Total	1,491	2,154	952

Adding 896 feet of sinking brings the total development to 5,493 feet. In addition, 3,099 feet of diamond-drilling was done.

All stoping was suspended on November 8, 1930. The ore broken and the ore hoisted during 1930 was as follows:—

Level	Ore broken	Ore hoisted
	tons	tons
300-foot	4,700	33,023
500-foot	45,300	31,836
Total	50,000	64,859

At the end of 1930, underground work was confined to crosscutting on the 1,500-foot level.

Mill

The flotation mill operated until November 13, 1930, to which date it had treated a total of 64,859 tons of ore since the beginning of the year.

Concentrates produced during 1930 totalled as follows: copper, 3,444.61 tons; zinc, 4,374.12 tons; lead, 676.69 tons; pyrite, 7,634.33 tons.

General

There were no material additions to plant or equipment during 1930. An average of 141 men was employed, distributed as follows: underground, 89; mill, 18; surface, 34.

Joseph Errington is manager, and V. C. Clauson is general superintendent. The mine address is Bradley, Ont.

GOLD

Barry-Hollinger Gold Mines, Limited

Barry-Hollinger Gold Mines, Limited, operated their property at Boston Creek, Pacaud township, district of Timiskaming, during 1930. The capital is 4,000,000 shares, of $1 par value. H. C. Crow is president; E. M. Tice is secretary-treasurer; Dr. E. H. Greene, P. A. Barry, M. J. Conkey, and G. H. Morris are directors. Jas. Houston is superintendent.

The superintendent's report for the year 1930 is as follows:—

Development

During the year a two-compartment winze was sunk 129.5 feet, on the inclined dip of No. 7 vein, from the 1,625-foot level to the 1,750-foot level. It was necessary to do this exploratory work in this manner, as the hoisting equipment in the main winze would not permit the handling of ore below the 1,625-foot level.

After opening up the 1,750-foot level for a little over 400 feet laterally, work was discontinued. The hoist was then moved up to the 1,375-foot level, and the sinking of the main three-compartment winze below the 1,625-foot level was started on December 1. At the present date this winze is down 98 feet below the 1,625-foot level. Stations will be cut at the 1,750- and 1,875-foot levels. The waste rock from sinking operations is handled through the manway compartment to the 1,375-foot level, and No. 1,507 stope is utilized as a waste pocket.

At the present time a new double-drum electric hoist is being installed at the 1,000-foot level. This hoist will permit doubling the hoisting capacity of the winze, where at present all development work is being concentrated.

Electric pumping equipment was installed in the main shaft during the early part of the year. This additional equipment enabled us to disconnect one of the air compressors which was used entirely for pumping. A considerable saving was thereby effected in power charges.

500-foot Level.—An exploratory crosscut was driven southwest on this level, which cut Nos. 8 and 9 veins. Four hundred and sixty feet of crosscutting and drifting was completed in doing this work. Where encountered, the above-mentioned veins did not carry sufficient values to warrant extensive lateral work.

1,375-foot Level.—The "A" ore shoot on No. 7 vein was stoped through to the 1,250-foot level and produced 5,100 tons of ore. A 50-foot section of ore remains to be developed on this level.

1,500-foot Level.—No. 1,507 stope was mined through to the 1,375-foot level. This stope produced over 16,500 tons of ore. A sublevel drift was driven west from No. 1,507 stope, 65 feet above the 1,500-foot level, to tap the downward extension of No. 1,307A stope ore. This opened up an ore length of 50 feet.

Later, a raise was put up from the 1,500-foot level, and at the present time this stope (No. 1,507A) is being opened up.

1,625-foot Level.—Three hundred and fifty-five feet of drifting was done on No. 7 vein shearing on this level; 160 feet of this was through the main ore shoot.

A stope for this length was carried through to the 1,500-foot level. Operations are still being carried on, and when completed this stope (No. 1,607) is expected to produce over 20,000 tons of ore. This is the best section of ore so far opened up in the mine.

To the east of this, ore drifting was continued for a distance of 100 feet on lower grade material Fifty per cent. of the rock broken in this drift was put through the mill.

1,750-foot Level.—Four hundred and eight feet of drifting has been completed to date on No. 7 vein shearing on this level. Two ore shoots, one 40 feet long and one 50 feet long, together with two shorter lenses, west of the 50-foot shoot, have been opened up. When stoping operations are continued above the level, these three ore shoots may link up as continuous ore.

Summary of Underground Operations.—During the year ending December 31, 1930, the following development work was completed:—

	Feet
Drifting and crosscutting	1,909.5
Raising	568.5
Sinking	222.5
	Cu. ft.
Station work	4,570

Thirty-one thousand seven hundred tons of ore were hoisted, of which 30,250 tons were taken from the stopes, the balance being taken from the development drifts.

Mill

During the past year the mill has been operating continuously, except for minor delays, on a tonnage of from 90 to 100 tons per day.

The following is a summary of mill returns based on government quarterly returns for the year:—

	Production	Dry tons milled	Recovery per ton milled
January, February, and March	$49,923.84	7,844	$6.36
April, May, and June	52,510.52	8,007	6.56
July, August, and September	55,082.85	7,988	6.90
October, November, and December	60,507.80	7,886	7.67

Production

Total bullion produced for the year amounted to $218,025.01 from 31,725 dry tons milled, making an average recovery of $6.87 per ton. This compares with a recovery of $151,611.62 for the year 1929 and $111,767.21 for the year 1928.

The increase in production over the year 1929 was 43.8 per cent., due to increase in tonnage and to a slight increase in recovery per ton.

Future Development

Sinking of the three-compartment winze will be continued to the 1,875-foot level, and crosscuts will be driven to No. 7 vein on both the 1,750- and 1,875-foot levels.

Immediately the ore is opened up on these two levels, sinking will be continued to the 2,000- and 2,125-foot levels, and these two levels will be developed simultaneously.

With the installation of the new electric hoist, development work can be speeded up and exploration work undertaken which was impossible to do with the old hoisting equipment.

On the 1,875-foot level, a crosscut of approximately 50 feet will tap the downward extension of No. 1 vein. This work will be undertaken at an early date.

The east drift on No. 7 vein shearing on the 1,625-foot level will also be continued. Over 1,000 feet of favourable ground lies in this direction before reaching the east boundary of the property.

The possibility of locating other ore zones in this area are good, and this exploration work will be started at an early date.

Ore Reserves

On account of suspension of development operations laterally while depth development was undertaken, ore reserves above the 1,625-foot level have been reduced from 18,000 tons to 10,000 tons since October 1, the date of the last report. These reserves will be added to when raises are put through the ore shoots on the 1,750-foot level to the level above. Other sections of the mine will be opened up and can be expected to add ore to the above figure.

Beardmore Gold Mines, Limited

The property of this company is located on the north shore of Lake Superior in the Nipigon Forest Reserve, district of Thunder Bay, and is about 132 miles northeast of Port Arthur. It is easily accessible from Beardmore, which is on the Canadian National railway.

The officers and directors are: Chas. D. Bertram, president; F. C. Sutherland, vice-president; Joseph Montgomery, secretary-treasurer; J. P. Leask and Charles Thompson, directors.

The authorized capital is 5,000,000 shares of $1 par value. The head office is at 85 Richmond Street West, Toronto.

Previous to 1930 a shaft had been put down and levels opened up at the 100-foot and 200-foot horizons. A small amount of lateral work had been done on these levels.

During 1930 a total of 235 feet of drifting and crosscutting was done. Underground work was stopped in February, and surface work only was carried on for the remainder of the year. A saw-mill, water tank, and hoist were installed during the year.

An average of ten men was employed, with W. A. Roberts in charge.

Bennett-Pacaud Mines, Limited

During 1930 an option was taken by the Bennett-Pacaud Mines, Limited, on the property of the Goudreau Gold Mines, Limited, situated four miles from Goudreau on the Algoma Central railway, in township 28, range XXVI, district of Algoma.

No underground work had been done on this property since 1926, and the total development work at the time of suspension was reported in the Thirty-fifth Annual Report of the Department of Mines, as follows:—

SHAFTS (vertical):
  No. 1 sunk to the 400-foot level.
  No. 2 sunk to the 200-foot level.

CROSSCUTTING:
  On 100-foot level, 190 feet.
  On 200-foot level, 641 feet.
  On 400-foot level, 311 feet.

DRIFTING:
  On 100-foot level, 355 feet.
  On 200-foot level, 893 feet.
  On 400-foot level, 381 feet.

Dewatering was commenced on June 1, 1930, and carried on intermittently until August 30. Sublevels were driven from No. 1 shaft at the 130-foot and 160-foot horizons. Operations were suspended on November 15, 1930, and the option was dropped.

Development work done by the optioner was as follows:—

STATION-CUTTING:
On sublevels, equivalent to 30 feet drifting.

DRIFTING:
On 130-foot sublevel, 30 feet.
On 160-foot sublevel, 100 feet.

RAISING:
On 130-foot sublevel, 10 feet.
On 160-foot sublevel, 10 feet.

WINZING:
On 100-foot level, 10 feet.

An average of 8 men was employed underground and 4 on surface, under the supervision of J. M. C. Dunlop.

British Canadian Mines, Limited

This company has an authorized capital of 3,000,000 shares of $1 par value. The officers and directors are: J. M. Aitken, president; F. McQueen, secretary-treasurer; W. W. Canham, A. G. Halstead, E. P. Barry, and H. F. Coombs, directors. The head office is at 8 Bloor Street East, Toronto.

During 1930, no active mining work was done at the Foley mine, at Shoal lake, Rainy River district, but the mine was kept dewatered in expectation of an early resumption of operations.

Bunker Hill Extension Mines, Limited

Tough-Oakes Burnside mine, in Teck township, district of Timiskaming, was operated during 1930 by the Bunker Hill Extension Mines, Limited, under option, with an average force of 10 men. The work consisted of surveying, sampling, and diamond-drilling. About 7,200 samples were cut and assayed, and a complete geological survey was made of the seven miles of underground work. Sixty-two holes were diamond-drilled, with a total of 6,200 feet.

F. J. Hotchkins was manager.

Canadian Champion Reef Mining Company, Limited

No further work was carried on at the property of this company in the West Shiningtree area, district of Sudbury, after the suspension of operations in April, 1930, reported in the Thirty-ninth Annual Report of the Department of Mines.

Canadian Kirkland Mines, Limited

The property of the Canadian Kirkland Mines, Limited, is situated in the township of Teck, district of Timiskaming. The officers and directors of the company are: George Tough, president; W. B. McPherson, secretary-treasurer; J. A. Hough, F. J. Carew, and B. L. McLean, directors. Hugh Jardine was manager.

The property was operated from June, 1930, to March, 1931, when the mine was closed. The underground work consisted of 100 feet of crosscutting and 60 feet of drifting on the 125-foot level of the No. 2 shaft just west of the road, and 30 feet of drifting on the 65-foot level. No. 3 shaft, which is west of No. 2, was sunk 50 feet and 90 feet of crosscutting was done on the 50-foot level.

An average of 8 men was employed during the period of operation.

Canusa Mining and Exploration Company, Limited

The company operates a small property in Whitney township, district of Cochrane, which was known for years as the Scottish-Ontario and was one of the first worked in the Porcupine camp.

After a shut-down of more than a year, the mine was dewatered in July, 1930, and development in a small way started. Underground work from the main shaft, which has a depth of 320 feet, totals more than 1,500 feet on two levels, the 90- and 300-foot. A small shaft was started early in 1931 just west of the main shaft in the open cut on the vein from which a small syndicate in 1927 extracted ore worth $5,893.

There has been an average of 10 men employed on the property under the direction of Geo. Bannerman, one of the original stakers.

Central Canada Mines, Limited

This company has an authorized capital of 3,000,000 shares of $1 par value. The officers and directors are: D. E. McKay, president; A. B. Evans, vice-president; J. McClure, secretary-treasurer; A. G. Seaman, M. Hayne, E. E. Johnson, and R. McTavish, directors. The head office is located in the Union Bank Building, Fort William.

The properties held by this company are situated in McCaul and Hutchinson townships in the Sapawe Lake area, Rainy River district, about 125 miles west of Fort William, and are close to Hematite on the Canadian National railway. They consist of three groups of claims, comprising 894 acres, and include what formerly were known as the Jacks Lake mine and the Walsh property.

Work was commenced on March 15, 1930, on the old Walsh property on the north side of Sapawe lake. An old 40-foot shaft, 7 by 9 feet, was cleaned out and sunk to a depth of 92 feet. Some 50 feet of crosscutting was done at this level. This work was done by a contractor using a small portable gasoline plant.

Operations were stopped in mid-August owing to financial difficulties.

Central Patricia Mines, Limited

This company is capitalized at $4,000,000, divided into 4,000,000 shares of $1 par value.

The officers of the company are: F. M. Connell, president; K. A. MacPhadyen, secretary-treasurer; Alan Cockeram, assistant secretary-treasurer. J. H. C. Waite, Louis Cohen, and W. H. Connell are directors. The head office of the company is at 1610 Canada Permanent Building, 320 Bay Street, Toronto.

The property is in the Pickle Lake–Crow River area, district of Kenora (Patricia portion), about 100 miles north of Savant Lake station on the Canadian National railway. The summer and winter routes to the property are about the same, approximately 125 miles from Savant Lake station, through Savant lake, across McCrea lake, through Lake St. Joseph past Osnaburgh House, through Doghole lake, Little Ochig and Big Ochig lakes, and Pickle lake. There are about 25 miles of portages on this route. A good flying service is maintained to the area by the Western Canada Airways, Limited, with base at Sioux Lookout.

The property consists of some 18 claims, staked during the summer of 1928. Surface work started in the winter of that year, when camps to accommodate 40 men were erected.

Early in 1929, a surface diamond-drill campaign was started, which totalled 6,881 feet. Surface work during 1929 warranted underground exploration. This was definitely outlined, and supplies and equipment were hauled by tractor to the property as soon as the winter road was ready.

The plant consists of the following: two 110 h.p. return tubular boilers, a 934-foot cross-compound C.I.R. compressor, a 12- by 15-inch single-drum hoist, a steel sharpener, an oil furnace, and a small saw-mill.

To the end of August, 1930, the following underground work had been accomplished: shaft-sinking, 527 feet; crosscutting, 994 feet; drifting, 1,713 feet. Four levels at 125-foot intervals were opened up, and the ore was explored on each. In August, the lateral work totalled 1,270 feet.

The property closed down in September, 1930. During active operation 57 men were employed under the direction of A. J. Keast and later, J. P. Millenback.

Coniaurum Mines, Limited

This company has an authorized capitalization of 6,000,000 shares of no par value. The mine is in the township of Tisdale, district of Cochrane, and adjoins the property of the McIntyre-Porcupine Mines on its east boundary.

The officers and directors of the new company organized under Ventures, Limited, are as follows: Thayer Lindsley, president; A. L. Bishop, vice-president; H. Whittingham, secretary; J. Gordon Hardy, D. M. Hogarth, Alex. Longwell, and T. H. Rea, directors. The head office is at 100 Adelaide Street West, Toronto.

The following statement is taken from the report of the general manager, John Redington, for the year 1930:—

Development

Development has been continued throughout the year. Several of the known veins have been opened up in the main levels and sublevels, as well as raises. These have met with fair encouragement for the future.

SUMMARY OF DEVELOPMENT

	Feet
Drifting	2,882
Crosscutting	1,210
Raising	676
Winze-sinking	533
Diamond-drilling	4,995
	Cu. ft.
Station-cutting	4,808

The total footage in ore is 2,243 feet with an average value of $6.68 across a width of 3.8 feet. Veins Nos. 2, 6, 7, 12, and 15 were developed. Three of the most important ore shoots have been indicated in No. 2 vein on the 525-foot level, No. 15 vein on the 1,000-foot level, and No. 7 vein on the 2,000-foot level. The latter has considerable promise of adding, when fully developed, quite a tonnage to the present ore reserves. With constant care, from these narrow widths, operations for the year have shown a small margin of profit as well as taking care of quite an extensive development campaign.

Development of the property at greater depth has been commenced through a two-compartment winze from the 2,000-foot level. During the year it was equipped and sunk to a depth of 533 feet, with the establishing of two new levels at the 2,250- and 2,500-foot horizons. The winze is located in No. 12 crosscut at the 2,000-foot level, approximately 30 feet north of No. 12 vein. Crosscutting on the new levels is being pushed with all possible speed both north and south. In the south crosscuts on the 2,250- and 2,500-foot levels, No. 12 vein has been encountered and is being driven on both east and west at the 2,250-foot level. The vein at this point is quite well defined, but the values are low. Just above this, on the 2,000-foot level, No. 12 vein did not show high values.

Milling

The mill treated 122,972 tons of ore during the year, with an average recovery of $5.992 and extraction of 96.35 per cent. of the gold content, operating 359.33 days, or 98.45 per cent. of the possible running time.

Ore Reserves

Stoping during the year added 135,387 tons of broken ore, and development yielded a further 7,783 tons. With the 70,412 tons of broken ore carried forward from the previous year, this gave a total of 213,582 tons broken ore available. Milling during the year drew 122,972 tons from the above total, leaving a carry-forward of 90,610 tons of broken ore at the end of the period under this review. The grade of this broken ore is approximately that of the year's average milling, say $6.21.

As to unbroken ore, our experience has been that it is unwise to translate our expectations into figures owing to the erratic distribution of values so far found in our veins, and to the fact that we are still on a hand-to-mouth policy of ore production that precludes the regular blocking out of ore reserves. It is our feeling, though, that we have greater reason for ore expectations now than at any previous time in the history of the mine.

Cooper Gold Mines, Limited

This company operated its Jubilee property in the Michipicoten area, township 29, range 23, district of Algoma, four miles from Wawa on the Algoma Central railway, until March 29, 1930.

Development footages at the Jubilee from January 1 to March 29, 1930, were as follows: drifting, 382 feet; crosscutting, 350 feet; raising, 43 feet.

The total underground work at the Jubilee mine from the beginning of operations until the shut-down on March 29, 1930, was as follows:—

Sinking:	Feet
Shaft	546
Winze	123
Drifting	3,512
Crosscutting	4,887
Raising	183
Total	9,251

Cutting:	Cu. ft.
Stations	13,580
Sump	4,800
Total	18,380

John Knox, Jr., was manager; and Frank McLennan, underground superintendent.

In June, 1930, John Knox, Jr., obtained a working option on all mineral rights contained in the properties owned by the Cooper Gold Mines, Limited. These consist of the Minto, Jubilee, and Cooper properties in the Michipicoten area, near Wawa.

It was decided to operate the Minto property first, and on August 1 work was commenced in moving all suitable mining and milling equipment, which had been used at the Jubilee mine, and a 20-ton test mill to the Minto. Additional machinery was purchased to equip a 75-ton cyanide mill, also a single-drum electric hoist.

By December 31 a mill building, 97 by 56 feet, had been erected and 75 per cent. of the milling equipment installed. The compressor, hoist, transformers, and motors for the mining plant were also in place.

No underground work was done during 1930.

De Santis Gold Mining Company, Limited

During 1930, the company optioned claims H.S. 805, 961-966, H.R. 960, and P. 6,132, formerly known as the Langmuir property, in Ogden township, district of Cochrane, about 1½ miles west of the old Hollinger Reserve mine. This property is referred to in the Ontario Department of Mines Report, Volume XXXV, part 6, page 27. Former operators sank three shallow shafts.

During the year the company placed their Turnbull property plant on claim H.S. 805, with the intention of crosscutting east from the bottom of an old 90-foot shaft to intersect quartz stringers showing on surface. The plant was not yet in operation at the end of the year. Peter De Santis is in charge of operations.

Dome Mines, Limited

The authorized capital stock of Dome Mines, Limited, consists of 1,000,000 shares of no nominal or par value, of which 46,666 are held under an agreement in trust for the company; the dividends on these shares are returned to the treasury of the company. The mine is in the township of Tisdale, district of Cochrane.

The officers of the company are: Jules S. Bache, president and treasurer; H. P. De Pencier, first vice-president; G. C. Miller, second vice-president; Morton F. Stern, third vice-president; Alex. Fasken, secretary; E. P. Goetz, assistant treasurer and assistant secretary; C. C. Calvin, assistant secretary; John B. Robinson, assistant secretary.

The directors are: Jules S. Bache, Morton F. Stern, New York; G. C. Miller, Buffalo; Dwight B. Lee, Detroit; G. H. Harris, Innis P. Allen, Rochester; Alex. Fasken, Frank E. Maulson, Toronto.

H. P. De Pencier is the general manager of the company, and J. H. Stovel is general superintendent.

The office of the executive and financial department is at 42 Broadway, New York. The Toronto office is at 36 Toronto Street.

The following statements are taken from the report of the directors to the shareholders on January 10, 1931:—

> No change has taken place in the authorized capital stock of the company, and 46,666 shares are still held under agreement with the Trusts and Guarantee Company, Limited, in trust for the company, and dividends on these shares are returned to the treasury of the company as and when paid.
>
> Your directors are pleased to report that the net excess of current assets over current liabilities (including dividend payable January 20, 1931, $238,333.50) is the sum of $5,113,247.62, which includes the sum of $2,785,427.01 set apart as a dividend assurance fund. Dividends were paid for the year out of our general accounts and not out of the dividend assurance fund.
>
> Your attention is also drawn to the fact that the net income for the year was $117,895.20, despite the fact that the mill operated only two months in 1930, while mining and development were carried on throughout the year. Surplus has decreased by $888,199.17.
>
> Your directors with deep regret record the death of Hon. Wallace Nesbitt, who for several years was one of your directors and whose able co-operation was fully appreciated by his fellow members.

The report of the general manager is as follows:—

> The main activities of the year were centred around the tearing down of the steel wreckage of the old mill, the cleaning up of the site, and the building and equipping of the new mill. The addition of a Symons cone crusher to our crushing plant necessitated the remodelling of this plant. This construction was completed and the crusher plant and mill started crushing ore on October 28. Until that date, necessary mining and development had been carried on by a reduced crew. The mining staff was kept intact and employment given to most of our married employees. The clean-up plant, installed in the refinery after the fire, operated continuously until the end of September, when it had to be torn out to permit the refinery to be made ready for regular operations. Very little, if any, recoverable values remained in the mill at this time.
>
> Automatic sprinkler protection was installed in both mill and crusher plant. This necessitated the erection of a 60,000-gallon steel water tank and the laying of considerable eight-inch water mains.
>
> During the year, 130,700 tons was hoisted: 97,100 tons was ore, of which 67,600 tons was sent to the mill and treated, and 29,500 tons was stored in one of the old open pits. The remainder, 33,600 tons, was waste, which was dumped on the surface.
>
> The 67,600 tons milled yielded bullion worth $398,063.61, the average yield per ton being $5.8885. For the preceding year the yield per ton was $7.579. In tuning up the mill, low-grade ore was used as much as possible, and some absorption of values took place in the mill.

In addition to the above production, bullion worth $377,202.16 was recovered from the ruins of the mill. This, added to the amount recovered in November and December of 1929, makes a total recovery of $534,848.47 from the mill ruins.

The following statement gives particulars of revenue and expenditures for the year under review.

EARNINGS STATEMENT

For the year ended December 31, 1930

EARNINGS:		
Recoveries from ore in process at date of fire, mill wreckage, and from high-grade		$377,202.16
Bullion production, November and December		398,063.61
		$775,265.77
Non-operating revenue		324,117.72
		$1,099,383.49
OPERATING AND MAINTENANCE EXPENDITURE:		
Mining, including hoisting	$290,176.86	
Development and exploration	359,914.04	
Crushing and conveying	19,917.41	
Salvage recovery costs	15,802.99	
Milling	88,668.96	
Bullion expense	8,514.57	
Fire protection	8,380.81	
Warehouse expense	7,962.31	
Auditors' expense	2,410.80	
Administrative expense:		
Mine office	84,610.43	
Executive offices	21,203.25	
Municipal taxes	27,111.44	
Insurance	18,814.42	
	$953,488.29	
Reserve for Dominion of Canada and United States taxes	28,000.00	
		$981,488.29
PROFIT FOR THE YEAR		$117,895.20

Mining

Following are particulars of the principal stopes:—

Open Pit.—Ore was stored in one of the open pits during the time the mill was being rebuilt. From this storage 994 tons, averaging $4.54, was drawn, and 42,866 tons of broken ore remains to be drawn.

No. 301.—Mining was completed in this stope above the 3rd level, and 45,348 tons of broken ore remains to be drawn.

Seventh Level.—No. 715 stope under No. 621 in the Dome Extension has yielded 2,581 tons averaging $4.60, and 12,902 tons of broken ore remains to be drawn.

No. 741 stope has yielded 242 tons averaging $8.50 and has been drawn nearly empty.

The sill under the main hanging wall area has been broken down and will be drawn through No. 807 stope.

Eighth Level.—No. 807 stope has yielded 690 tons averaging $7, and 46,296 tons of broken ore remains to be drawn.

No. 841 stope in the greenstones has yielded 9,151 tons averaging $4.73, and 11,090 tons of broken ore remains to be drawn. Stoping was completed in this stope.

Ninth Level.—The sills under No. 910 and No. 918 stopes in the eastern sedimentary area have been broken down into No. 1,030 stope.

Tenth Level.—No. 1,022 sill has been broken down into No. 1,103 stope, through which the broken ore will be drawn.

No. 1,030 stope has yielded 1,666 tons averaging $9.17, and 8,327 tons of broken ore remains to be drawn.

The four greenstone stopes on this level, Nos. 1,041, 1,042, 1,044, and 1,054, yielded 11,996 tons averaging $5.52, and 146,368 tons of broken ore remains to be drawn. No. 1,054 stope was mined throughout the shutdown.

A small stope, No. 1,058, has been opened up on one of the small carbonate dikes and has yielded 307 tons averaging $4.14.

Eleventh Level.—No. 1,103 stope has yielded 8,231 tons averaging $8.35, and 63,414 tons of broken ore remains to be drawn.

No. 1,140 stope in the greenstones has yielded 2,531 tons averaging $5.75, and 9,136 tons of broken ore remains to be drawn.

Twelfth Level.—The hanging-wall area, No. 1,209 stope, in this level has yielded 462 tons averaging $8.44, and 7,543 tons of broken ore remains to be drawn, the greater part of which is storage ore.

The eastern stopes, Nos. 1,208 to 1,232, have yielded 1,694 tons averaging $10.91, and 14,351 tons of broken ore remains to be drawn.

No. 1,236 stope in the greenstones has yielded 4,136 tons averaging $4.58, and 17,459 tons of broken ore remains to be drawn.

Thirteenth Level.—At the 13th level, the hanging-wall area yielded 3,275 tons averaging $7.52, and 64,878 tons of broken ore remains to be drawn. No. 1,323 stope was mined throughout the shutdown.

Fourteenth Level.—Two small stopes, Nos. 1,417 and 1,418, in the northern greenstone area were being opened up and have yielded 130 tons averaging $8.07.

Fifteenth Level.—No. 1,517 stope in the northern greenstone area has been opened up and has yielded 3,899 tons averaging $10.01, and 301 tons of broken ore remains to be drawn.

Sixteenth Level.—A new stope, No. 1,621, adjoining No. 1,617 to the east, was opened up and has yielded 2,566 tons averaging $11.58, and 434 tons of broken ore remains to be drawn.

Seventeenth Level.—No. 1,702 stope was drawn empty and has yielded 229 tons averaging $3.15.

Eighteenth Level.—In stopes Nos. 1,801 to 1,805, in the sedimentary area, mining was completed. The stopes have yielded 254 tons averaging $6.91, and 41,602 tons of broken ore remains to be drawn.

In the northern greenstone area, two stopes, Nos. 1,813 and 1,814, have been opened up and have yielded 5,366 tons averaging $7.68, and 2,274 tons of broken ore remains to be drawn.

Development

The following table gives details of the development accomplished during the year:—

SUMMARY OF DEVELOPMENT WORK FOR YEAR 1930

Level	Drifts	Cross-cuts	Drifts and crosscut slash	Raises	Winzes	Box-holes	Raises, winzes, and box-hole slash	Total	Dia-mond-drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet
7th.....	123	....	61	....	28	....	4	216	797
8th.....	....	....	1	5	....	....	6	12	....
9th.....	45	42	7	45	7	....	7	153	269
10th.....	305	30	32	128	69	450	43	1,057	426
11th.....	65	264	62	422	86	188	9	1,096	1,552
12th.....	530	192	70	212	194	259	9	1,466	915
13th.....	338	631	67	164	45	37	14	1,296	719
14th.....	81	....	5	161	56	....	9	312	500
15th.....	65	40	10	115	23	215	....	468	852
16th.....	285	11	11	129	128	269	18	851	1,329
17th.....	853	121	77	493	129	341	12	2,026	1,975
18th.....	323	147	49	362	14	267	38	1,200	2,434.5
23rd.....	708	519	18	....	....	....	....	1,245	2,872.5
Total..	3,721	1,997	470	2,236	779	2,026	169	11,398	14,641

Waste hoisted, 33,600 tons.

By far the greater portion of development has been done in the greenstone areas, north of the sedimentary basin, where approximately 10,200 feet of drifting, crosscutting, raising, winzing, and box-holing has been done in course of searching for and opening up the various ore shoots.

Above the 12th level, practically all of the work done was in connection with known ore bodies. Some work was done at the 10th, 11th, and 12th levels opening up a carbonate vein system a short distance east of the shaft, but this work did not disclose ore of importance.

At the 12th level, No. 1,235 drift west was extended westerly 268 feet to prove up the results shown in diamond-drill hole No. 1,265, which had given an intersection of 44 feet of ore, averaging $5.34 per ton. The drift disclosed 165 feet of ore, averaging $9.75 over the width of the drift. Box-holing already done indicates that the width of ore will be approximately 25 feet.

At the 13th level, No. 1,339 crosscut was driven 631 feet to cut the intersection of ore shown in diamond-drill hole No. 1,273 (21 feet, averaging $3.27 per ton). The crosscut intersected the ore late in December, and only 22 feet of drifting was done, this giving an average of $4.46 per ton over the width of the drift. This ore and the ore drifted on in No. 1,235 drift west is most probably a downward extension of the westerly end of No. 1,136 stope.

At the 17th level, development was continued and 974 feet of drifting and crosscutting was done. Two zones, Nos. 1,711 and 1,712, were opened up, both having a length of 110 feet. No. 1,711 corresponds to No. 1,618 stope and averages $4.62 per ton over the width of the drift. No. 1,712 corresponds to No. 1,617 stope and averages $5.30 per ton over the width of the drift.

At the 18th level, further crosscutting and drifting has disclosed two small ore bodies. No. 1,814 stope has a length of 180 feet and a width of about 25 feet, and the ore drawn from it averaged $5.72 per ton. No. 1,813 stope has a length of 130 feet and an average width of about 30 feet, and the ore drawn to date averaged $11.91 per ton. This value was largely due to some exceptional free gold encountered in stoping.

At the 23rd level, the northeasterly crosscut was extended 519 feet, and 708 feet of drifting was done along the area favourable to ore deposition in an effort to prove the downward extension of the known ore bodies. This work was augmented by 2,872 feet of diamond-drilling. No ore was discovered in drifting or crosscutting, and only one diamond-drill hole disclosed any values and these were both very scattered and low grade.

During the year, 14,641 feet of diamond-drilling was done. This was almost wholly in connection with the development work in the greenstone area. Much useful information was obtained from this drilling, both from a geological and development viewpoint. Diamond-drill holes Nos. 1,265 and 1,273 were the only holes resulting in any major development of ore.

Of the tonnage milled, the stopes yielded 60,400 tons, averaging $6.8219 per ton, and development work 7,200 tons, averaging $5.5460 per ton, a total of 67,600 tons, averaging $6.6861 per ton.

The expenditure on mining was $290,176.86. No representative tonnage costs can be given for mining and development expenditures as the mill operated only two months of the year, whereas mining and development was continuous throughout the year.

The expenditure on development and exploration work charged to operating was $359,914.04. This includes $35,128.07 for outside exploration work carried on during the year.

The ore drawn from the Dome Extension ground during the year was 50,793 tons containing $289,031.34, or $5.6904 per ton.

Ore Reserves

The ore reserves are estimated at 1,900,000 tons. This includes 906,000 tons of broken ore.

Exploration

Our exploration engineers have continued to examine properties and have given consideration to many propositions. Some drilling was done in Quebec, but the results were not satisfactory. No property has been found as yet sufficiently attractive to acquire.

Mill

The following are the results of the mill operation for November and December:—

	Total value	Value per ton	Extraction per cent.
Heads	....	$6.6565	....
Bullion	$398,063.61	5.8885	88.4627

After the mill started, it was found that sufficient treatment time had not been provided, consequently both the extraction and the tonnage treated were low during this period. Four additional Pachuca agitating tanks were installed and ready for operation on December 31. This will permit of the full tonnage (1,500 tons per day) being handled and will greatly improve the extraction.

General

Operating costs for November and December were $4.12 per ton milled. These cannot be taken as normal, as the tonnage treated was low and the general expense in starting up was high.

The new crusher plant is operating satisfactorily and providing a much finer feed to the mill bin than did the old crusher plant.

In addition to the mill and crusher plant construction and the installation of automatic sprinklers in these buildings, the major items of construction were as follows: installation of an automatic stoker on one of the boilers in the power-house; installation of new power lines from power-house to mill; installation of an insulated steam line from power-house to mill to furnish heat for the mill.

During the year, construction was the main item of work, and it is worthy of note that the mill was completed in the time specified and within the estimated cost.

Goldbank Syndicate

The Goldbank Syndicate operated their property in the township of Teck, district of Timiskaming, from June 16, 1929, with a force of 3 men. The officers and directors of the company are: C. M. Baker, president; J. H. Sharmen, vice-president and manager; G. B. Baker, secretary-treasurer; Andrew Grey, George Jacques, and Robert McComb, directors.

The syndicate is capitalized at $83,500, divided into 835 shares of $100 par value. The head office of the company is at 404 Talbot Street, London, Ont.

The development work consisted of 70 feet of sinking and 14 feet of crosscutting. Two test pits were sunk 7 feet and 8 feet deep, respectively. A small cabin, stable, hoist-house, and powder magazine were built. About 1,000 feet of surface trenching was done.

Harvey Kirkland Mines, Limited

This company has a capitalization of $5,000,000, in shares of $1 par value. The officers are: Charles J. Beilby, president; Douglas I. Grant, Jr., secretary; H. Graham, treasurer. Reginald Dimond is a director.

The property in Lebel township, district of Timiskaming, was operated from October 18, 1929, to May 30, 1930. About 200 feet of crosscutting was done.

Morris Hastie was manager, employing about 18 men.

Hayden Gold Mines Company, Limited

This company is capitalized at $5,000,000, in shares of $1 par value. There are approximately 4,000,000 shares issued.

The following are the officers of the company: Jas. S. Pierce, Rochester, president and managing director; A. E. Davis, Rochester, vice-president; O. W. Summer, Rochester, secretary-treasurer; B. J. Fryatt, East Rochester; J. Montgomery, Toronto, T. W. Heberle and O. L. Pritchard, Rochester, are directors. The executive offices are at 421 Temple Building, Rochester, N.Y., and 611 Federal Building, Toronto.

The company's holdings are in the townships of Ogden and Deloro, district of Cochrane, and consist of 8 claims, with an option on 5 more directly west of the original group.

The following underground work was done during the year: drifting and crosscutting, 2,039 feet; diamond-drilling, 2,432 feet.

The average number of men employed during the year was 18. T. C. Fawcett is in charge of operations at the mine.

Hollinger Consolidated Gold Mines, Limited

The authorized capital of this company is $25,000,000, in 5,000,000 shares of $5 par value; 4,920,000 shares were outstanding on December 31, 1929. The head office is at Timmins, Ont.

The officers of the company are: Noah A. Timmins, president; Allen A. McMartin, vice-president; John B. Holden, secretary-treasurer; A. F. Brigham, general manager; John Knox, assistant general manager. The directors are: Noah A. Timmins, John B. Holden, Jules R. Timmins, Wilson Bell, Senator W. L. McDougald, Leo H. Timmins, and Allen A. McMartin.

The following information is taken from the twentieth annual report of the directors to the shareholders, covering operations for the year ending December 31, 1930:—

Satisfactory progress has been made during the year. In addition to the usual dividend of one per cent. every four weeks, an extra one per cent. was paid by way of bonus at the end of the year.

The geological investigation of the mine by Dr. L. C. Graton, of Harvard, is proceeding according to schedule. It will be recalled that when the engagement of Dr. Graton was announced it was intimated that the work would in all probability take at least three years. Judging from enquiries and comments made from time to time, this statement appears to have been overlooked. In a recent report, Dr. Graton makes the following remarks under the heading "Plan for the Future":—

"The underground mapping will be steadily carried along and should be essentially completed by the beginning of the summer. Microscopical work, both at the mine and in Cambridge, will be continued, with constant effort to make it add constructively to the field work. This will leave about a year of our three-year programme available for still more intensive study of the veins themselves, and especially for the formulation of the many exploratory recommendations that will form the immediate tangible result of this geological undertaking. On this basis, we shall be approximately abreast of the schedule outlined at the beginning of our work, wherein it was anticipated that specific recommendations could not be expected or promised until after about two years of intensive study had been accomplished."

Your directors sincerely regret to record the death on the 1st of June last of their valued friend and colleague, Louis Henry Timmins, a director of the company since its inception, and at the time of his death vice-president thereof. His interest in the affairs of the company and his sound judgment have been greatly missed. His untimely demise, while most keenly felt by his family and fellow directors, was also much regretted by many of our shareholders, to whom he was known as a warm personal friend. The vacancy on the board thus created has been filled by the election of Allen A. McMartin, of Montreal, a son of the late Duncan McMartin, formerly a director and one of the original proprietors of the Hollinger mine. The number of our shareholders remains about the same as last year, namely 8,000.

Conditions at the mine and mill are satisfactory. Labour conditions have also been satisfactory throughout the year and the available supply of labour is quite adequate to meet our requirements.

The general manager's report for the year ending December 31, 1930, is as follows:—

PROFIT AND LOSS STATEMENT

SOURCES OF 1930 INCOME:			
Gold and silver produced			$10,263,504.75
Premium on U.S. exchange			15,596.49
Interest on investments and other income			623,830.15
			$10,902,931.39
DISPOSAL OF 1930 INCOME:			
General charges		$646,572.51	
Mining charges		4,850,140.17	
Milling charges		1,033,187.65	
			6,529,900.33
Operating profit			$4,373,031.06
DEDUCT:			
Taxes—			
Province of Ontario	$22,398.40		
Royalty to town of Timmins	18,158.87		
Municipal to town of Timmins	90,995.61		
Municipal to township of Tisdale	2,049.13		
Dominion of Canada, reserve for	155,547.55		
		$289,149.56	
Depreciation—			
Plant	$3,964.89		
Investments in other companies and properties written down	3,868.04		
Expenditures on properties abandoned	112,320.50		
		120,153.43	
			409,302.99
NET PROFIT FROM OPERATIONS			$3,963,728.07
PAID OUT IN DIVIDENDS			3,444,000.00
ADDED TO SURPLUS			$519,728.07

BULLION STATEMENT

INVENTORY, JANUARY 1, 1930:		
Solutions		$98,315.44
Slags, litharge, and miscellaneous		743.00
Precipitates held over		5,176.00
Total		$104,234.44
VALUES PRODUCED IN 1930:		
Ore milled	$10,652,232.75	
Tailings loss	388,728.00	
		10,263,504.75
		$10,367,739.19
INVENTORY, DECEMBER 31, 1930:		
Solutions		$103,625.96
Slags, litharge, and miscellaneous		880.00
Precipitates held over		2,283.00
		$106,788.96
BULLION SHIPPED DURING 1930		10,260,950.23
		$10,367,739.19

YEARLY AVERAGE COSTS

Account	Sundries	Labour	Stores	Total	Per ton ore milled
General miscellaneous charges and administration		$334,818.44	$62,052.50	$396,870.94	$0.2442
Surface services		43,575.39	24,992.68	68,568.07	.0422
Insurance	$12,438.03			12,438.03	.0076
Marketing bullion	30,955.12			30,955.12	.0190
Workmen's compensation		137,740.35		137,740.35	.0847
Milling charges		406,472.97	626,714.68	1,033,187.65	.6355
Mining charges		3,254,643.59	1,595,496.58	4,850,140.17	2.9831
Total charges	$43,393.15	$4,177,250.74	$2,309,256.44	$6,529,900.33	$4.0163

Employees

The average number of men employed during the year has been 2,263, distributed as follows:—

MINERS:	
Exploration	35
Development	345
Production	1,192
Total	1,572

MECHANICS:	
Operation	102
Maintenance	162
Total	264

GENERAL:	
Mill and refinery	187
Engineering staff	61
Clerical staff	39
Miscellaneous	140
Total	427

The Mill

Milling results were as follows:—

Ore milled	tons		1,625,868
Average value per ton			$6.55
Gross value		$10,652,232.75	
Deduct loss in tailings		388,728.00	
Net value recovered			$10,263,504.75
Average tons per day		4,479	
Per cent. of possible time run		94.2	
Tons per 100 per cent. running time		4,755	
Solution precipitated per ton ore	tons	1.05	
Value per ton in tailings		$0.24	
Cyanide consumed per ton of ore	lbs.	0.439	
Zinc consumed per ton of ore	lbs.	.053	
Zinc consumed per ton of solution	lbs.	.051	
Lime consumed per ton of ore	lbs.	2.099	
Lead nitrate per ton of ore	lbs.	.009	
Average value of pregnant solution		$5.98	

The Mine

The development progress during the year was as follows: sinking, 1,246 feet; drifting, 51,784 feet; crosscutting, 14,630 feet; raising, 479 feet; a total of 68,139 feet. Some 134,976 feet of diamond-drilling was accomplished.

Production

At January 1, 1930, the broken ore in the mine amounted to 1,079,526 tons. Ore broken during 1930 was 1,545,063 tons, and ore removed during 1930 was 1,625,449 tons, leaving 999,140 tons of broken ore in the mine as at December 31, 1930.

General

It will be gratifying to shareholders to know that the situation at this writing is greatly improved over that of two years ago. We have not found it necessary to draw upon our ore reserves, notwithstanding an increase in bullion recovery of $829,737, and further, have augmented the ore reserves by $987,287.

The results of the year from the deep levels encourages us to sink a new shaft from the 4,000-foot to the 5,500-foot level. This we hope to have well under way in 1931.

The following résumé of progress from the beginning of operations might be of interest at this time:—

Total income from all sources	$167,139,514.39
Working expenses, including all charges	101,358,128.32
Profits	$65,781,386.07
Paid out in dividends	54,786,400.00
Surplus	$11,629,888.19

To the above gross figures should be added the balance of ore reserves at this date, and all further additions thereto, to get a real picture of Hollinger and its operations.

Howey Gold Mines, Limited

This company is capitalized at $5,000,000, in shares of $1 par value. There are 4,900,000 shares issued. The head office of the company is at 1206 Star Building, Toronto, and the mine office is at Red Lake. The following is a list of the executive officers and directors: R. T. Birks, president; W. S. Cherry, vice-president; Andre Dorfman, secretary-treasurer; H. G. Young, mine manager; R. Home Smith and John A. Northway, directors.

The company's holdings lie at the southeast corner of the lower part of Red lake and include the following claims situated in Dome and Heyson townships, district of Kenora (Patricia portion): K. 740-43, 1,400-406, 1,364-72, 1,397-99, and 867. These claims lie directly north of Favel on the C.N.R.

Hudson, a station on the Canadian National railway (mileage 1,132.7 from Montreal), is the starting point for power-boat lines which take travellers, without change, to Goldpines (Pine Ridge) at the west end of Lac Seul; from there smaller boats are used down the English river, the Mattawa river, Pakwash lake, Gull Rock lake, Keg lake, and the Chukuni river into Red lake. From Hudson to Goldpines is 115 miles, and from Goldpines to Red lake, 60 miles.

In winter there is a well-travelled road to Goldpines from Hudson, cutting off a part of the lower water route and making the distance 78 miles. Another route leads from Sunstrum, another station at mileage 1,152.7 on the Canadian National railway, to Goldpines. The rest of the winter route to Red lake follows very much the line of the summer route over the lakes.

Summer or winter there is excellent air service provided by the Western Canada Airways, with a base at Sioux Lookout, from which point Red lake can be reached in about an hour and a half. The journey by water requires two whole days.

The following is an extract from the mine manager's report for the twenty months ending August 31, 1930:—

CONSTRUCTION, 1929–1930

	1929	1930	Total to Aug. 31, 1930
Improvements to portages	$10,000.00	....	$10,000.00
Saw-mill	11,418.66	$2,262.80	13,681.46
Cyanide mill	348,164.30	91,629.47	439,793.77
Coarse crushing station	40,641.71	6,279.26	46,920.97
Refinery	1,867.47	2,653.59	4,521.06
Headframe and ore bin	29,139.67	4,520.60	33,660.27
Power-house	79,072.96	8,147.96	87,220.92
Shops	16,369.78	1,741.99	18,111.77
44,000-volt substation complete	15,580.67	207.72	15,788.39
Mill substation and elec., outside mill	6,061.76	229.44	6,291.20
Underground pumps, signal system, and lighting	3,918.32	1,920.92	5,839.24
New bunk-house	5,323.37	....	5,323.37
Surface tramways	5,167.87	....	5,167.87
Surface pipe lines	5,942.64	5,366.56	11,309.20
Miscellaneous jobs	19,741.86	2,855.58	22,597.44
Total	$598,411.04	$127,815.89	$726,226.93
ADDITIONS TO PLANT AND EQUIPMENT:			
Power-house equipment	$125.00	....	$125.00
Underground equipment	14,977.11	$8,235.56	23,212.67
Assay office equipment	1,625.89	436.93	2,062.82
Shop equipment	165.83	50.64	216.47
Office and engineering equipment	294.00	480.50	774.50
Cookery equipment	298.50	....	298.50
Bunk-house equipment	3,147.20	183.48	3,330.68
Dwellings equipment	197.46	29.31	226.77
Miscellaneous surface equipment	4,926.77	....	4,926.77
Total	$25,757.76	$9,416.42	$35,174.18

The cyanide mill cost $439,793.77 and the coarse crushing plant $46,920.97, or a total for these two items of $486,714.74, which includes the cost of metallurgical experimental work and general engineering company's fees. Transportation of machinery and supplies from the steel for this construction was about $100,000. The plant is so designed and constructed that its expansion to double capacity, or 1,000 tons per day, can be carried out for $75,000. The total cost, therefore, can be considered as very favourable. We are well pleased with its service and operation. All construction has worked out very well indeed, and our plant is splendid in all details.

DEVELOPMENT, 1927–1930

	Shafts, stations, and sumps	Drifts	Cross-cuts	Raises	Pockets and haulage levels	Box-holes	Diamond-drilling, surface	Diamond-drilling, under ground
	feet	feet	feet	feet	cu. yds.	feet	feet	feet
1927	655.1	855.7	834.2	....	....	....	....	....
1928	....	6,009.7	4,305.8	....	....	....	3,852	2,019
1929	752.1	1,912	2,254.5	257	533.8	....	45	....
Total	1,407.2	8,777.4	7,394.5	257	533.8	....	3,897	2,019
Jan. 1 to Aug. 31, 1930	....	561	215.5	1,917.5	2,069.5	760.5	....	....
Grand total	1,407.2	9,338.4	7,610	2,174.5	2,603.3	760.5	3,897	2,019

The expenditure on this account for the year 1929 was $291,037.87, and during 1930 to August 31 was $153,470.19. The work accomplished was as per statement above.

During the year 1929, the shaft was put down from a depth of 521 feet to 1,083.5 feet, and four new levels established at 625, 750, 875, and 1,000 feet below the collar. On these levels the following work was accomplished:—

Level	Drifts		Crosscuts		Raises		Box-holes, 1930 (8 mos.)	Shafts and sumps, 1930 (8 mos.)
	1929	1930 (8 mos.)	1929	1930 (8 mos.)	1929	1930 (8 mos.)		
	feet	feet	feet	feet	feet	feet	feet	feet
625-foot	571.5	....	466.5	....	24.5	....	372	....
750-foot	575.5	62.5	530.5	....	41	113.5	525	....
875-foot	229	267.5	298.5	94	22.5	134.5	245	....
1,000-foot	419	93	492	121.5	19.5	130.5	122	20
Total	1,795	423	1,787.5	215.5	107.5	378.5	1,264	20

The result of this development was the opening up of ore on various levels as follows:—

Level	Lineal feet of ore	Width	Value in gold per ton
		feet	
625-foot	370	17.1	$6.84
750-foot	443	19.6	6.80
875-foot	252	36.4	6.13
1,000-foot	450	13.8	5.74
Total	1,515	[1]20.1	[2]$6.40

[1] Average width.
[2] Average value.

During 1929 we resampled the four upper levels and obtained an average of $6.67 over a width of 16 feet for a length of 1,485 feet. The total length of ore in the mine so far developed is, therefore, 3,000 lineal feet of a grade of $6.52 over a width of 18 feet, or a grade of $5.80 for a width of 22.3 feet.

SOURCE OF ORE HOISTED TO MILL FROM MARCH 1 TO AUGUST 31, 1930

	Stopes			Development	Slash	Total	Ore dump	Dump, per cent. of total to mill	Grand total	Average value per ton milled
	Sills	Backs	Box-holes							
MONTH:										
March	1,255	......	......	500	......	1,755	......	......	1,755	......
April	6,652	......	......	60	......	6,712	......	......	6,712	3.07
May	7,874	......	......	439	......	8,313	......	......	8,313	5.00
June	6,136	4,150	472	196	245	11,199	253	2	11,452	4.94
July	6,590	3,275	924	445	295	11,529	2,450	18	13,979	3.99
August	5,600	4,225	919	1,465	496	12,705	3,599	22	16,304	4.12
Total	34,107	11,650	2,315	3,105	1,036	52,213	6,302	......	58,515	......
LEVEL:										
125-foot	5,465	......	380	1,133	150	7,128	......	......	......	......
500-foot	1,970	......	180	......	92	2,242	......	......	......	......
625-foot	9,377	3,400	433	53	60	13,323	......	......	......	......
750-foot	7,990	4,550	795	589	125	14,049	......	......	......	......
875-foot	5,535	2,850	392	1,002	420	10,199	......	......	......	......
1,000-foot	3,770	850	135	328	189	5,272	......	......	......	......
Total	34,107	11,650	2,315	3,105	1,036	52,213	6,302	......	58,515	......

Ore broken in stopes, 65,776 tons.
Ore hoisted from stopes, 45,757 tons.
Broken ore in mine, 20,019 tons.

In January, 1930, we started to open up stopes by box-holing and silling out, and to date have accomplished the following silling out of stopes on the various levels as shown:—

Level	Sill length	Sill width	No. of box-holes
	feet	feet	feet
125-foot	308	28.7	20
500-foot	185	16.5	10
625-foot	333	38.1	23
750-foot	388	40	31
875-foot	158	47.2	18
1,000-foot	160	[1]37.1	8
Total	1,532	[2]35.6	110

[1] Sill width incomplete.
[2] Average width.

Gross values based on bullion recovery plus values held up in solution and ore in treatment gives us an average value of mill heads for 56,529 tons treated as $4.43 per ton. In this tonnage we have 6,088 tons of dump ore and 4,000 tons of development ore. If we deduct the value of these, we have 46,441 tons treated from stopes with an average gold content of $4.73 per ton. The average grade of ore hoisted from above the 500-foot level was $3.99 per ton and from below that level $4.88 per ton. To date the ore from the sill and its development has constituted 85 per cent. of mill feed, and the length of silling out accomplished represents 50 per cent. of the developed ore of the mine. The average width of sill is 35.6 feet, which is about 18 feet wider than development indicated. The extra width has averaged $3.00 per ton, which is too low, and it is admitted that sill development has been carried too wide, with consequent too much dilution. This is being corrected by starting the shrinkage stopes above the sill narrower, by dropping hanging-wall margins which proved unpromising on sill development. It is anticipated that grade will improve in proportion as mill feed is derived from these shrinkage stopes, instead of from sill development, as to date.

Summary of Operations since Inception of Milling, April 2, 1930

	Dry tons milled	Value per ton	Total value	Loss in tailings per ton	Total loss in tailings	Total recovery	Cost per ton milled	Total operating expense before D.&T.	Profit	Loss
April	6,682	$3.07	$20,493.21	$0.20	$1,201.00	$19,292.21	$5.443	$36,373.29	....	$17,081.08
May	7,995	5.00	40,236.11	.20	1,599.00	38,637.11	5.757	46,029.11	....	7,392.00
June	10,844	4.94	53,545.02	.21	2,311.20	51,233.82	4.499	48,789.17	$2,444.65	....
July	14,564	3.99	58,134.97	.20	2,956.79	55,178.18	3.694	53,801.81	1,376.37	....
August	16,444	4.12	67,719.94	.29	4,763.97	62,955.97	3.245	53,362.78	9,593.19	....
Total	56,529	......	$240,129.25	$0.227	$12,831.96	$227,297.29	......	$238,356.16	$13,414.21	$24,473.08
Interest earned	......	......	....	......	....	....	......	....	242.08	....
In process (est.)	......	......	10,000.00	......	....	....	......	....	10,000.00	....
Slag on hand	......	......	380.00	......	....	....	......	....	380.00	....
Total	......	......	$250,509.25	......	....	....	......	....	$24,036.29	$24,473.08

Note.—Tailings unusually high in August due to agitator trouble.

We started the first unit of the mill on April 2, and the second on April 16, 1930. Due to a misinterpretation on the part of all concerned as to the hardness of our ore the manufacturers first supplied the ball mills equipped with pinions, which gave too slow a speed. The result was that our mill capacity was about 40 per cent. below normal for the first three months of operation. On July 1 we installed faster pinions, supplied by the manufacturers, and since then have been crushing 500 tons per day. In August we averaged 530 tons per day.

Metallurgical experiments, prior to the design of plant, indicated exactly the correct procedure, and no difficulties have been encountered whatever in handling the ore. The following is the average performance during the five months since inception of milling: grinding 2 to 3 per cent. on 40 mesh; 95 per cent. extraction; tailings average 22.7 cents; operating efficiency, 92 per cent.; cost per ton milled, $1.05 (includes coarse crushing and handling dump ore). On this basis, cost in August was 97 cents.

We are experiencing no mechanical troubles whatever, and the whole plant operates very smoothly.

OPERATING COSTS[1]

	April	May	June	July	August
Tons milled	6,682	7,995	10,844	14,564	16,444
Development	$6,471.63	$1,850.94	$1,058.77	$3,222.18	$6,226.98
Slash and haul. levels	5,613.14	95.77	351.44	521.13	....
Mining	10,685.83	18,979.79	22,938.29	23,511.51	20,568.49
Box-holes	....	1,609.16	1,936.12	3,932.85	1,870.88
Crushing and conveying	750.22	1,472.44	1,771.55	1,921.17	3,157.44
Milling	5,505.61	9,783.59	10,202.49	11,655.70	12,766.90
General expense	2,591.25	7,195.66	5,736.78	3,936.76	3,644.35
Total	$31,617.68	$40,987.35	$43,995.44	$48,701.30	$48,235.04
Cost per ton	$4.732	$5.127	$4.057	$3.344	$2.934
Head office expense, including interest	$4,755.61	$5,041.76	$4,793.73	$5,100.51	$5,127.74
Grand total	$36,373.29	$46,029.11	$48,789.17	$53,801.81	$53,362.78
Cost per ton	$5.443	$5.757	$4.499	$3.694	$3.245

[1] Not including depreciation and taxation.

In the table above you will note that operating costs per ton milled have dropped in proportion to tonnage increase.

Ore Reserves

Positive ore amounts to 1,125,000 tons, and probable ore to 375,000 tons, a total of 1,500,000 tons. Probable ore does not include any tonnage below the 1,000-foot level, but is allowed entirely on the extensions of the four lower levels on the known rake of the ore body. This ore can be developed quickly.

Transmission Line and Power

The survey of the power line between Ear Falls and Red Lake was completed in June, 1929, and contract let to Morrow and Beatty for its construction on the 26th of June that year. In December, 1929, the whole line was completed for a distance of 41.5 miles. The total cost of this work was $190,815.62, or practically $4,600 per mile, which reflects credit on the contractors and on Wm. Durrell, our representative on this work, also the Hydro-Electric Power Commission's representatives. The line is **H**-frame construction throughout and is a splendid piece of work in every particular. The Hydro-Electric Power Commission and contractors Morrow and Beatty finished the power development early in December, 1929, and power was delivered to our motors February 15 and lighting January 27, 1930. The service by the Power Commission in the operation and in power delivery has been excellent in every detail.

Power consumption on a basis of 550 tons per day milled is 1,300 h.p., which includes transformer losses and transmission line loss. As our contract calls for supply and payment of 2,000 h.p., we have available for expansion and mill enlargement 700 h.p. already being paid for and carried in our costs. This additional power is adequate to handle our expansion to 1,000 tons per day, or double present tonnage. Power consumption now is 2.36 h.p. per ton treated.

Transport

The improvement to portages by installing marine railways has been satisfactory, and we are pleased to report a further decrease of 20 per cent. in the cost of handling freight this year.

General

Net profits to date have been small, but show gradual increase with increased tonnage. The grade of ore has been fairly well established. Operating costs before "Depreciation and Taxation," considering our location, have been favourable. Ore reserves are splendid and adequate. With these factors determined and sound, it is established that net profits will be satisfactory and in proportion to the volume of ore treated.

The following is an extract from the report on the mine by the Huronian Mining and Finance Company:—

The Howey ores are a gold occurrence in a vertical quartz porphyry dike. The gold values are associated with quartz stringer systems occurring and recurring in a sheared zone of the dike and found in varying widths of the dike from narrow occurrences to wide bodies, but always within the dike.

The ore bodies have been developed by workings to a depth of 1,000 feet from the surface, by eight levels running within the dike, spaced at 125-foot intervals from the surface, from a vertical shaft outside the dike. The levels and workings extend east and west of the shaft.

During the five months ending August 31, the tonnage milled amounted to 56,529 tons, which yielded $4.177 gold per ton by mint returns and to which, adding the tailings loss of $0.226 per ton, showed a total gold content of $4.403 per ton. There was also recovered 2.66 cents silver value per ton. This tonnage included 6,302 tons of ore from the dump mined last year, the value of which is estimated at somewhere around $3.50 per ton. The actual ores mined during the first five months of production thus total 50,227 tons of a gold value of about $4.52 per ton average. During the last three months, June, July, and August, the tonnage produced from the mine was 11,199, 11,529, and 12,705 tons, respectively, together averaging $4.37 gold value per ton.

On account of the erratic nature of the ore occurrences in the dike, it is difficult to estimate from pre-production development work and sampling, however exhaustive this latter may have been, the average value of ore that it is possible to mine by selective methods. Not only are the ore intersections themselves in the development crosscuts difficult to sample and assess by reason of the spotty occurrence of the gold, but the lack of continuity in the dike of the gold-bearing stringer systems themselves makes it impossible from such assessments to deduce minable grades after the unavoidable dilution with barren dike rock in the process of mining them. The pre-production development work does appear to indicate an aggregate of 2,592 feet in length spread over all levels to date, in which length the dike as a whole averages a minimum of $2.75 per ton for 50 feet of width. In all the 33 crosscuts within this developed length, richer ore, averaging $5.78 per ton over intersections averaging 24.5 feet, has been encountered. For these reasons it appears probable that minable grades by selective methods may be expected in this development length.

Whilst average value of the ore mined to date showed a gold content of $4.52 per ton, it should be stated that this ore, either from sills or stopes, was not extracted from lower grade areas.

It is difficult to assess true costs during the early months of operating a property with new equipment, both in mine and mill, but no profits have so far been made. It is also difficult to forecast future operating costs, and the best chance of producing a favourable balance now appears to lie in the possibility of increasing the grade of the ore by surface sorting.

Study so far lends ground for hope that 25 per cent. to 30 per cent. of the mine rock may be discarded as waste by surface sorting, and the mill grade thereby increased to over $5.00 per ton. Should this be accomplished it may also be found possible to adopt cheaper mining methods by exploiting all or most of the dike, relying for grade upon surface sorting.

Due to the fact that production is being drawn from incompleted shrinkage stopes, large additional tonnages will have to be broken and left in stopes in nearby current operations over and above the tonnage which can be drawn for milling. The cost of this and also for other improvements including a sorting plant, if sorting be successful, will be appreciable, for which funds should be provided.

The tonnage of minable reserves opened up by the above 2,592 feet of development and mining to date cannot be stated, owing to the irregular discontinuous nature of the ore occurrences and the lack of raises between levels.

The eastern regions of the four upper levels are in barren dikes, and diamond-drilling from the surface farther east at these horizons has been unpromising. The eastern faces and stopes on the four lower levels, however, show that the limits of the ore zone at these levels have not been reached there. Further ore reserves of similar tenor to those already developed are probable, by continuing eastwards the development of these four levels.

The chances of the ore zone extending below the 1,000-foot horizon are excellent. The general grade of ores found within the zone from the first to the 1,000-foot level with regional exceptions varies little, and similar grades of ore may be expected below. If sorting tests show that the ores can be profitably treated after sorting, development at depth, to at least 1,500 feet, should be started from the eastern extension of the body from the 1,000-foot level.

It is our opinion that the physical condition of the mining and milling equipment, which has a capacity of over 500 tons per day, is conducive to efficient and low-cost operation.

Kirkland Lake Gold Mining Company, Limited

Kirkland Lake Gold Mining Company, Limited, has a capital of 5,500,000 shares of $1 par value. The officers and directors are: D. B. Hanna, president; J. B. Tyrrell, vice-president; R. Graham, secretary; R. G. O. Thomson, A. C. Matthews, J. A. Dalton, J. C. Haight, W. M. Sixt, and A. M. McQueen. W. M. Sixt is mine manager. The head office is at Canadian Bank of Commerce Building, Toronto.

On an average, 513 men are employed at the mine, which is in the township of Teck, district of Timiskaming.

The following summary of operations for the year is taken from the managing director's report:—

During the year 1929, our energies were largely devoted to sinking from the 3,225- to the 4,000-foot level in order to reach the large mass of porphyry which we had reason to believe was underlying our property at depth, and also to reach the rich veins of gold ore which, doubtless, would be associated with it. During the year 1930, we continued to sink to a depth of 4,300 feet, and we also continued the exploration of the ore-bearing veins down to that depth. As a result of this exploration, we have reached a great body of porphyry on the east side of our property, and have disclosed gold ore of high grade in many places on all the levels from 3,600 down to 4,300 feet.

Any indications which point to the continuance of ore bodies beyond the bounds of our present discoveries are of major interest and value to us. Therefore, I am drawing your attention to the fact that on the south side of the great fault which cuts through the rocks of the country from east to west, we have found under the sill of lamprophyre which we have penetrated, and from the 3,800-foot level down to the bottom of our workings at 4,300 feet, Timiskaming sediments, including coarse grey conglomerates similar to the conglomerates which occur so generally on the surface throughout the Kirkland Lake area.

As, at our lower levels, these conglomerates, and the other sediments associated with them, are surrounded and underlain by porphyry, there is here a close duplication of the rock conditions occurring on the south side of the same fault at the surface of the Lake Shore and Wright-Hargreaves mines to the east of us. We can, therefore, continue to sink in our mine with the assurance that we will encounter rocks, and associations of rocks, similar to those which have been encountered in those other mines, from the surface downwards, and with the hope that, being on the same vein, having the same grade and character of ore, and having the same kinds of country rock, we may find large bodies of this ore, comparable in size to those of our neighbours.

Among the interesting features encountered in our deep workings, where porphyry is the prevailing rock, is a change in the metal content of our ore. In the report on the "Kirkland Lake Gold Area," by E. W. Todd, published by the Ontario Department of Mines in 1928, the percentages of silver shown as occurring in the refined bullion from the following mines of Kirkland Lake for the years 1924 to 1928, inclusive, are as follows:[1]—

	Per cent.
Lake Shore	8.4
Teck-Hughes	7.6
Kirkland Lake	17

During these years the ore from the first two of these mines had been extracted from veins in porphyry country rock, while the ore from the Kirkland Lake mine had been extracted from veins associated with syenite and not porphyry, and had been taken from levels above 2,800 feet. At the present time the bullion from our mine is averaging between 11 and 12 per cent. silver. The ore now being sent to the mill is derived partly from veins in syenite above the 3,000-foot level containing 17 per cent. silver, and partly from veins associated with porphyry below the 3,600-foot level, the latter ore evidently having a much lower silver content, probably about the same as the porphyry ore from the mines to the east of us.

As the ore on our lower levels is more or less closely associated with a body of feldspar porphyry which extends to our eastern boundary line, and downward indefinitely as far as we know, and as the character of our bullion has changed from that of our upper levels, so that it is now similar to that which, according to Government reports, is obtained from the mines to the east of us, it is reasonable to believe that we have definitely reached the westward continuation or extension of the large and rich ore bodies which occur in those mines.

The operations of the year consisted in sinking the winze 269 feet to the 4,300-foot level and to the bottom of the sump below that level. Stations were cut or completed at the 3,750-, 4,150-, and 4,300-foot levels. Some 2,178 feet of crosscutting was completed, of which 319 feet were on the 400-, 500-, and 800-foot levels; 72 feet on the 3,100- and 3,600-foot levels, while the rest was on the levels from 3,750 down to 4,300 feet, either establishing connections between the winze and the veins at or near the main fault plane, or exploring at right angles to these veins.

In exploring one or more of the veins that had already been extensively worked and stoped in the upper part of the mine, and in exploring and opening up the veins discovered during the year in the lower part of the mine at or below the 3,700-foot level, 4,149 feet of drifting was done on these veins. In driving these drifts, and the crosscuts from them, we were fortunate in finding ore, often of high grade, on all the lower levels.

In addition to sinking, crosscutting, and drifting, we diamond-drilled for 3,166 feet in order to determine in advance of actual mining operations the character of the rocks to be encountered, or the occurrence of ore. As a result of this drilling, we have located favourable geological conditions and several bodies of ore.

In consequence of finding ore at the lower levels, and of finding the favourable geological conditions for the continuance of ore already mentioned, it has been decided to continue sinking the winze.

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[1] Vol. XXXVII, pt. 2, pp. 8-10.

The conditions for sinking and mining at deep levels are particularly favourable in the Kirkland Lake gold mine. The rock is hard and stands up well. The most serious trouble that we have had is in sinking and crosscutting in the porphyry at or close to the contact with the lamprophyre. In that contact zone, from comparatively shallow depths down to the bottom so far reached, the porphyry is under strain, and occasionally snaps off with considerable violence. In other parts of the mine, and especially when drifting in ore, drilling, breaking, and mucking can be prosecuted with very little trouble.

No difficulty has yet been encountered from heat, as the rock temperature at a depth of 4,300 feet is only 69° F. Assuming a rock temperature of 40 degrees near the surface, this is an increase of 29° F. in a depth of 4,300 feet, or 1° F. for each 148 feet.

In our last annual report we stated that "a competent system of ventilation has been installed to the bottom level of the mine." However, in order to provide a second outlet from the mine, entirely independent of the main shaft and winze, and separated from them, where necessary, by tight-fitting partitions and doors, we were obliged to drive raises connecting the various levels, and independent of the stopes, for 2,046 feet. These raises are equipped, where necessary, with good ladders so that the men can use them to escape from the mine in case of emergency, but we hope and believe that as we have provided competent refuge stations at various levels, and with the care that is constantly exercised to keep the workings clear and sanitary, no such emergency will arise.

The raises, with doors, and a little additional work on refuge stations, cost, exclusive of overhead charges, during the year, $34,155.93. Exploration and development, exclusive of these raises, but inclusive of the cost of sinking the winze, amounted to $144,654.91.

The total quantity of rock and ore raised was 81,578 tons. Of this, 5,770 tons of waste were dumped back into the old stopes, and the balance was hoisted to the surface. Of the 75,808 tons hoisted to the surface, 52,106 tons was ore which was sent to the mill, from which gold to the value of $534,397.43 was extracted, giving an average value of $10.245 extracted from each ton of ore. This compares favourably with the production for 1929, when the ore yielded $6.60 per ton. In the first three months of 1930 there was but little improvement on the extraction of the previous year, the ore yielding $6.86 to the ton; while in the last three months of the year, when some of the ore sent to the mill was from the lower levels, the production was $12.53 per ton.

Lake Shore Mines, Limited

Lake Shore Mines, Limited, has a capital of 2,000,000 shares of a par value of $1. The executive officers of the company are: Harry Oakes, president and managing director; W. H. Wright, vice-president; Dr. W. P. St. Charles, treasurer; Kirkland Securities, Limited, secretary. The directors are: Harry Oakes, Albert Wende, Louis Oakes, and Ernest Martin. E. B. Knapp is mine superintendent. The mine and works are at Kirkland Lake, township of Teck, district of Timiskaming. During the year an average of 1,100 men was employed.

The following information is taken from the fifteenth annual report of the company for the year ending June 30, 1930:—

> During the year, 467,648 tons of ore were treated, yielding bullion to the amount of $6,576,780.45. This shows an increase of 100,633 tons milled over last year, with a corresponding increase in bullion of $1,071,921.81.

Total Production and Dividends since the Commencement of Milling Operations in 1918

Period	Months	Tons milled	Bullion production	Dividends paid
Mar. 1, 1918, to Nov. 30, 1918	9	14,948	$369,680.31	$100,000
Dec. 1, 1918, to Nov. 30, 1919	9	11,907	294,513.72	100,000
Dec. 1, 1919, to Nov. 30, 1920	12	18,889	483,701.93	80,000
Dec. 1, 1920, to Nov. 30, 1921	12	21,681	460,186.37	120,000
Dec. 1, 1921, to June 30, 1923	19	36,825	833,664.89	160,000
July 1, 1923, to June 30, 1924	12	24,223	578,242.59	160,000
July 1, 1924, to June 30, 1925	12	96,838	1,812,494.66	600,000
July 1, 1925, to June 30, 1926	12	125,676	2,235,184.40	700,000
July 1, 1926, to June 30, 1927	12	214,335	3,105,047.85	1,200,000
July 1, 1927, to June 30, 1928	12	237,962	3,629,317.57	1,600,000
July 1, 1928, to June 30, 1929	12	367,015	5,504,858.64	2,000,000
July 1, 1929, to June 30, 1930	12	467,648	6,576,780.45	2,600,000
Total			$25,883,673.38	$9,420,000

Mining and Development

The tonnage milled during the year was made up of 59,572 tons of ore from development and 408,076 tons from mining. The broken ore reserves are now valued at $6,105,400. The broken tonnage will in future be somewhat reduced, owing to our adoption of a combination of the cut-and-fill stope system of mining which will, in certain sections of the mine, replace the shrinkage method heretofore used exclusively.

New work on the No. 2 vein system on the 1,800-, 2,000-, and 2,200-foot levels continues to show very satisfactory results, with values perhaps somewhat better than any corresponding section above. No. 3 shaft is being continued below the 2,200-foot level, and additional levels are now being opened up.

DEVELOPMENT FOOTAGE FOR YEAR 1929

Level	Drifting	Cross-cutting	Raising	Shaft-sinking	Ore passing	Winze	Total footage	Diamond-drilling	Box-holes	Station-cutting	Total
	feet	feet	feet	feet	feet	feet		feet	cu. ft.	cu. ft.	cu. ft.
200-foot	809.81	....	238.31	....	....	......	1,048.12	....	......	....	......
400-foot	109.5	....	129.80	....	....	......	239.3	....	......	....	......
600-foot	476.26	28.5	221.1	....	....	......	725.86	....	......	....	......
800-foot	5	10	1,992.4	....	....	......	2,007.4	....	243	....	243
1,000-foot	289.87	406.39	1,226.29	....	....	......	1,922.55	2,324	11,284	....	11,284
1,200-foot	1,274.29	22	1,835.36	....	....	12	3,143.65	701	24,398	....	24,398
1,400-foot	622.11	57.75	2,574.74	....	....	......	3,254.6	1,303	10,908	....	10,908
1,600-foot	628.29	34.5	1,685.9	....	....	......	2,348.69	4,557.2	......	....	......
1,800-foot	1,167.39	225.79	371.8	169.5	255.5	......	2,189.98	1,844	588	4,920	5,508
2,000-foot	1,579.23	276.19	513	191.5	8.5	......	2,568.42	....	5,456	28,588	34,044
2,200-foot	441.81	265.41	68	261.4	94.9	......	1,131.52	167	......	33,313	33,313
Total	7,403.56	1,326.53	10,856.7	622.4	358.9	12	20,580.09	10,896.2	52,877	66,821	119,698

SUMMARY OF ORE AND WASTE HOISTED FOR THE YEAR 1929

Level	Ore from development	Ore from mining	Waste
	tons	tons	tons
200-foot	....	....	9,702
400-foot	....	2,164	2,752
600-foot	5,907	22,771	909
800-foot	5,187	65,733	790
1,000-foot	5,715	68,328	3,355
1,200-foot	12,785	82,479	1,667
1,400-foot	7,457	86,958	2,197
1,600-foot	5,147	55,277	2,461
1,800-foot	5,985	10,932	8,150
2,000-foot	8,832	13,434	9,245
2,200-foot	2,557	....	14,662
Total	59,572	408,076	55,890

TOTAL FOOTAGE OF DEVELOPMENT AND EXPLORATION WORK SINCE BEGINNING OF OPERATIONS

	Feet
Drifting	45,739
Crosscutting	9,461
Raising	32,663
Sinking	5,084
Ore passing	2,113
Winze	257
Diamond-drilling	34,138
	Cu. ft.
Box-holing	218,888
Station-cutting	344,810
Sump	28,295

Milling

The additional milling equipment installed during the latter part of the last fiscal year has resulted in a satisfactory increase in tonnage. The anticipated mill enlargement has been carried out with some slight delays owing to irregular deliveries of material and also due to the necessity of keeping the present mill running during construction. However, the new thickener tanks are at present in operation, and the remainder of the equipment will come into use within a short time.

Costs

	Total cost	Cost per ton milled
Development	$833,252.67	$1.781
Mining	1,267,556.32	2.710
Milling and refining	462,808.21	.990
General and administrative expense	173,328.40	.371
Total	$2,736,945.60	$5.852
Depreciation	510,469.31	1.092
Grand total	$3,247,414.91	$6.944

General

All the new construction relative to an increased production has been practically completed and paid for from current earnings. In addition, the new office has been completed during the year and the old office has been moved and converted into a residence. A modern six-apartment building has also been completed.

McIntyre-Porcupine Mines, Limited

The authorized capital of this company is $4,000,000, divided into 800,000 shares of a par value of $5, of which 798,000 are issued.

The officers of the company are: J. P. Bickell, president; W. J. Sheppard, vice-president; M. P. Van Der Voort, secretary; Balmer Neilly, treasurer. The directors are: J. P. Bickell, W. J. Sheppard, J. B. Tudhope, D. H. McDougall, Strachan Johnston.

The mines and plant are at Schumacher, in the township of Tisdale, district of Cochrane. The head office of the company is at Schumacher, and the executive offices are at 15 King Street West, Toronto.

The following information is taken from the ninteenth annual report of the company for the year ending March 31, 1931:—

Under present industrial conditions, it will afford our shareholders real satisfaction to know that once more we have established new high records in gross production, earnings, and in the estimated gross value of our ore reserves. The latter estimate now stands at 2,562,465 tons, averaging $8 per ton, or a gross value of $20,480,964. Comparing this with last year's estimate, and having regard for the year's production of $4,934,122, it is apparent that there was put in sight during the period new ore with an estimated gross value of approximately $6,000,000.

During the same period, construction of our new plant adjacent to No. 11 shaft has been actively prosecuted. The new mill, practically complete, is expected to go into operation about June 1. There still remains the completion of the new change-house and office building, the removal of our refinery from the south side of the lake, and the actual concentration of all surface activities in the new area.

The proximity of the new mill to No. 11 shaft diminishes the cost of transporting ore between the two units to a minimum. As soon as the ore has been reduced to, say, 60 mesh, it is routed to the flotation section of the mill, where a very complete separation is made between the sulphides plus the free and attached gold on the one hand, and the almost barren rock on the other hand. The latter is immediately discarded as waste, and only the valuable portion, amounting to, say, 15 per cent. of the original ore by weight, is retained in the mill circuit for fine grinding and cyanidation of the gold content. In other words, we are saved the cost of fine grinding and cyaniding that portion that is discarded at the end of the flotation process, as well as the carrying charges on such additional building and equipment as would have been necessitated by the adoption of the heretofore standard practice. Another advantage is derived from the fact that the treatment provided for the concentrates is under such control that a satisfactory recovery is at all times assured.

During the year a crosscut on the 3,750-foot level was extended south and east into that portion of our property commonly referred to as the Platt Vet ground. From the face of this crosscut a diamond-drill hole was pointed south, and subsequent to the date upon which the general manager's report was submitted, results have been obtained that indicate ore deposits assaying well above mine average. As this area is separate and distinct from the Pearl Lake shear zone, from which all our ore has been mined up to the present time, we feel justified in considering these discoveries as of major importance.

The general manager's report is as follows:—

PRODUCTION

Ore treated ... tons	558,115
Value per ton	$8.84
Gross value	4,934,122.00
Bullion recovered	4,633,140.73
Bullion recovered per ton	8.30
Bullion contained:	
Gold, 223,325,019 fine ounces	4,616,537.49
Silver, 51,982,859 fine ounces	16,603.24
Premium on U.S. funds	182.81
	$4,633,323.54

PRODUCTION SINCE THE BEGINNING OF MILLING OPERATIONS IN 1912

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
1912	12	14,500	$7.00	$101,555.16	$5.25	$76,166.38
1913	12	31,979	7.85	251,314.45	7.05	225,752.25
Jan. 1, '14, to Mar. 31, '15	15	85,654	8.87	760,232.16	8.39	718,331.71
Apr. 1, '15, to Mar. 31, '16	12	105,758	7.71	815,345.49	7.38	779,990.94
Apr. 1, '16, to June 30, '17	15	195,307	10.00	1,954,793.28	9.55	1,864,914.28
July 1, '17, to June 30, '18	12	178,327	10.05	1,793,197.55	9.61	1,714,258.00
July 1, '18, to June 30, '19	12	179,874	9.78	1,759,627.40	9.29	1,671,646.03
July 1, '19, to June 30, '20	12	188,835	11.52	2,175,891.31	11.02	2,080,178.44
July 1, '20, to June 30, '21	12	171,916	11.67	2,005,672.00	11.08	1,904,326.36
July 1, '21, to June 30, '22	12	193,971	10.69	2,074,088.40	9.99	1,937,105.07
July 1, '22, to June 30, '23	12	240,615	9.96	2,397,303.00	9.35	2,249,741.63
July 1, '23, to June 30, '24	12	360,140	9.69	3,488,863.00	9.14	3,291,178.22
July 1, '24, to June 30, '25	12	400,259	9.43	3,774,068.00	8.86	3,546,637.52
July 1, '25, to June 30, '26	12	460,909	8.72	4,020,326.00	8.25	3,804,774.90
July 1, '26, to Mar. 31, '27	9	385,409	8.08	3,113,500.07	7.67	2,957,060.97
Apr. 1, '27, to Mar. 31, '28	12	520,460	8.09	4,207,553.00	7.66	3,987,634.94
Apr. 1, '28, to Mar. 31, '29	12	538,165	8.24	4,433,378.00	7.83	4,212,624.82
Apr. 1, '29, to Mar. 31, '30	12	550,495	8.46	4,657,188.00	8.05	4,433,626.45
Apr. 1, '30, to Mar. 31, '31	12	558,115	8.84	4,934,122.00	8.30	4,633,140.73
Total	....	5,360,688	$9.09	$48,718,018.27	$8.60	$46,089,089.64

Mining

	Tons
Ore broken in stopes	453,258
Ore from development	86,625
Drawn from broken ore reserves	17,221
Ore hoisted	557,104

Cut-and-fill methods of mining were used for approximately 50 per cent. of the ore stoped. Current back-fill requirements were met by waste rock from development.

ORE HOISTED BY LEVELS

Level	Tons	Assay	Value
200-foot	8,292	$14.15	$117,352
500-foot	4,980	6.55	32,540
1,000-foot	1,839	3.40	6,303
1,250-foot	1,859	4.05	7,534
1,375-foot	8,832	5.20	46,021
1,500-foot	26,303	8.55	225,045
1,625-foot	25,504	7.40	188,923
1,750-foot	49,604	9.60	477,819
1,875-foot	51,726	5.75	296,757
2,000-foot	36,732	9.05	332,060
2,125-foot	59,406	8.20	482,035
2,250-foot	37,942	15.40	586,386
2,375-foot	48,295	12.40	599,093
2,500-foot	66,393	7.45	494,592
2,625-foot	45,813	19.95	473,504
2,750-foot	23,717	7.10	161,599
2,875-foot	19,640	9.30	182,377
3,000-foot[1]	8,828	5.90	52,231
3,125-foot	9,019	4.15	37,453
3,250-foot	7,882	3.00	23,707
3,375-foot	3,099	3.25	10,049
3,500-foot	2,933	3.65	10,681
3,625-foot	4,929	6.05	29,952
3,750-foot	1,335	3.55	4,720
3,875-foot	2,202	1.50	3,309
Total	557,104	$8.75	$4,882,042

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[1] The tonnage and value of ore hoisted from below the 2,875-foot level represents production from drift faces taken in accordance with a general policy of milling all development rock that assays $1 or more per ton.

DEVELOPMENT

Development work performed during the year amounted to 28,742 feet, an increase of 847 feet over that of last year. This work included 20,809 feet of drifts, of which, 1,494 feet was on line and 19,315 feet in vein material; 8,837 feet was in ore of $7.30 grade over drift width.

No. 3 Vein. Stopes produced 115,462 tons of an average grade of $8.20 per ton. On the 1,250-, 1,375-, and 1,875-foot levels, 2,381 feet of drifting was done, of which 905 feet was in ore of $7 grade over drift width.

No. 5 Vein.—Stopes produced 14,774 tons of an average grade of $11.70 per ton. On the 200- and 500-foot levels, 471 feet of drifting was done, of which 338 feet was in ore of $10 grade over drift width.

No. 7 Vein.—Stopes produced 78,088 tons of an average grade of $10 per ton. On the 2,125- and 2,625-foot levels, 726 feet of drifting was done, of which 706 feet was in ore of $8 grade over drift width.

No. 8 Vein.—Stopes produced 2,788 tons of an average grade of $7.50 per ton.

No. 9 Vein.—Stopes produced 35,657 tons of an average grade of $12 per ton.

No. 10 Vein.—Stopes produced 75,230 tons of an average grade of $5.60 per ton. On the 1,625-, 2,500-, 3,000-, 3,125-, and 3,250-foot levels, 2,413 feet of drifting was done, of which 1,123 feet was in ore of $7.50 grade over drift width.

No. 12 Vein.—Stopes produced 9,705 tons of an average grade of $10 per ton. On the 1,225-, 1,500-, 1,625-, 2,000-, 2,125-, 2,250-, and 2,375-foot levels, 3,053 feet of drifting was done, of which 1,391 feet was in ore of $8.50 grade over drift width.

No. 13 Vein.—Stopes produced 40,716 tons of an average grade of $6.25 per ton. On the 2,625-, 2,750-, 3,000-, 3,125-, 3,250-, 3,500-, 3,625-, and 3,750-foot levels, 4,597 feet of drifting was done, of which 2,555 feet was in ore of $6.50 grade over drift width.

No. 14 Vein.—Stopes produced 42,695 tons of an average grade of $6.30 per ton. On the 1,500-, 1,625-, 1,875-, 2,000-, 2,125-, 3,250-, 3,500-, and 3,875-foot levels, a total of 3,461 feet of drifting was done, of which, 1,107 feet was in ore of $7.50 grade over drift width.

No. 15 Vein.—On the 3,250-, 3,375-, and 3,875-foot levels, 1,690 feet of drifting was done, of which 59 feet was in ore of $5 grade over drift width.

No. 16 Vein.—Stopes produced 55,366 tons of an average grade of $18 per ton. On the 1,000-, 2,125-, 2,250-, and 2,675-foot levels, 1,760 feet of drifting was done, of which 654 feet was in ore of $8 grade over drift width.

ORE RESERVES, 1930–1931

	Tons	Assay	Value
McIntyre claims	622,756	7.35	$4,566,326
McIntyre Extension claims	151,648	9.65	1,460,953
Jupiter claims	1,315,320	8.60	11,291,080
Plenaurum claims	237,416	6.65	1,577,056
Total	2,327,140	8.15	18,895,415
Broken ore	235,325	6.75	1,585,549
Total	2,562,465	8.00	$20,480,964

SUMMARY OF DEVELOPMENT AND EXPLORATION, 1930–1931

Period	Drifts	Cross-cuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and passes	Total footage	Total excavation	Diamond-drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	cu. ft.		cu. ft.	feet
1	2,003	275	307			6,120			2,585	6,120	3,195
2	1,571	393	178			2,304			2,142	2,304	3,235
3	1,363	748	177						2,288		3,460
4	1,707	790	182						2,679		2,868
5	1,533	753	29						2,315		2,824
6	1,694	658							2,352		2,975
7	1,885	979				6,956			2,864	6,956	2,562
8	2,200	659				120			2,859	120	2,793
9	2,348	456							2,804		3,430
10	2,236	510							2,746		3,300
11	1,029	394							1,423		2,681
12	1,240	445				2,750			1,685	2,750	2,876
Total	20,809	7,060	873			18,250			28,742	18,250	36,199
Previous to date	147,501.3	73,383.8	16,791.4	579.7	12,619.9	656,144	36,823	139,699	250,876.1	832,666	241,754
Total	168,310.3	80,443.8	17,664.4	579.7	12,619.9	674,394	36,823	139,699	279,618.1	850,916	277,953

OPERATING COSTS

	Total	Per ton milled
MINING:		
Exploration	$60,261.44	$0.1080
Development	436,563.74	.7822
Breaking and stoping	1,284,131.32	2.3008
Examination of prospects	13,637.95	.0244
Total mining costs	$1,794,594.45	$3.2154
Crushing and transportation	$98,462.53	$0.1764
Milling	419,119.12	.7510
Heating and maintenance—buildings and camps	45,184.86	.0810
Bullion marketing and general expense—mine office	76,335.08	.1368
Administration and general expense—Toronto office	95,867.35	.1718
Insurance, general	17,711.58	.0317
Total	$2,547,274.97	$4.5641

ANALYSIS OF MINING COSTS PER TON MILLED

	Stoping	Drifting	Cross-cutting	Raising	Stations and sumps	Total cost	Cost per ton
Labour	$586,831.29	$162,784.45	$44,115.31	$8,604.44	$813.53	$803,149.02	$1.4390
Explosives	85,264.36	62,792.98	17,958.77	2,131.36	204.74	168,352.21	.3016
Supplies	45,215.40	17,730.94	5,248.33	2,457.48	153.46	70,805.61	.1269
Power	33,652.00	10,154.36	2,777.74	1,244.00	76.69	47,904.79	.0858
Timbering	153,505.86	...	168.14	292.12	497.74	154,463.86	.2768
Shaft repairs	6,433.89	...	...	...	...	6,433.89	.0115
Back-filling	54,795.55	...	...	...	...	54,795.55	.0982
Steel-sharpening	27,701.95	19,518.12	5,585.07	800.84	115.38	53,721.36	.0963
Drill repairs	13,339.85	4,294.35	1,189.39	478.26	27.49	19,329.34	.0346
Surveying and engineering	24,998.62	7,108.72	1,871.10	692.64	42.53	34,713.61	.0622
Sampling and assaying	38,515.12	3,764.46	967.88	308.15	...	43,555.61	.0780
Pumping	5,580.54	1,198.54	371.58	147.18	...	7,297.84	.0131
Ventilating	9,684.49	5,192.06	1,441.95	510.16	20.40	16,849.06	.0302
Tramming	66,514.24	20,779.25	6,500.00	763.94	...	94,557.43	.1694
Surface tramming	...	389.82	116.45	208.50	...	714.77	.0013
Hoisting	132,098.16	30,406.69	4,985.88	3,783.70	...	171,274.43	.3069
Total	$1,284,131.32	$346,114.74	$93,297.59	$22,422.77	$1,951.96	$1,747,918.38	$3.1318
Less: Charged to undistributed development	...	...	3,610.89	22,422.77	1,189.66	27,223.32	.0488
	$1,284,131.32	$346,114.74	$89,686.70	...	$762.30	$1,720,695.06	$3.0830
Exploration	...	...	...	...	...	60,261.44	.1080
						$1,780,956.50	$3.1910
Examination of prospects	...	...	...	...	...	13,637.95	.0244
Total	...	...	...	...	...	$1,794,594.45	$3.2154
Unit cost per ton	$2.3008	$0.6201	$0.1607	...	$0.0014	...	...

Milling

The operation of the mill was satisfactory until the last two months of the year, when the removal of machinery to be placed in the new mill upset the ordinary routine and resulted in a decreased tonnage and recovery.

MILLING COSTS

	Labour	Supplies	Repairs and maintenance	Power	Total	Costs per ton
Ball milling	$8,410.04	$25,914.46	$313.22	$11,808.17	$46,445.89	$0.0832
Tube milling	8,410.04	40,901.12	818.70	26,958.06	77,087.92	.1382
Classification	10,178.43	3,567.70	964.54	3,853.17	18,563.84	.0333
Flotation	18,927.53	12,652.58	426.24	6,926.33	38,932.68	.0698
Pumping and elevating	6,753.27	3,099.49	619.64	4,292.21	14,764.61	.0265
Agitation	6,753.27	1,872.00	490.12	6,014.27	15,129.66	.0272
Thickening	6,753.27	1,462.52	236.68	2,274.78	10,727.25	.0192
Clarification	9,743.50	2,108.81	116.09	1,755.73	13,724.13	.0246
Precipitation	6,753.27	11,507.76	75.17	2,165.09	20,501.29	.0367
Re-agents	...	86,190.90	...	...	86,190.90	.1544
Filtration	14,877.19	4,740.92	642.41	3,583.16	23,843.68	.0427
Refining and assaying	15,295.23	7,016.77	257.60	506.44	23,076.04	.0413
Heating	...	14,725.11	32.10	...	14,757.21	.0264
Tailings disposal	4,794.71	4,480.61	2,834.60	2,535.95	14,645.87	.0262
Mill alterations	...	349.70	378.45	...	728.15	.0013
Total	$117,649.75	$220,590.45	$8,205.56	$72,673.36	$419,119.12	$0.7510

Additions to Plant Buildings and Equipment

The following table shows the cost of additions to plant buildings and equipment during the year:—

Dwellings	$4,502.44
Underground equipment	26,366.10
Miscellaneous	858.22
Expenditure to date on new flotation and cyanidation plant, warehouse, shops, office and change-house, steam-heating plant, etc. (construction incomplete)	1,245,788.38
	$1,277,515.14
Less: Equipment and buildings sold or demolished	3,870.13
	$1,273,645.01

General

The satisfactory development programme carried out during the year resulted in a substantial addition to ore reserves and left them in such relationship to our mill requirements that development work on the lower levels was somewhat restricted pending the completion and operation of the new mill.

Several years ago we were seized with the idea that flotation might be economically applied to our metallurgical practice. Experimental work was undertaken on a small scale and the results thus obtained encouraged us to enlarge the effort. As a consequence, a 200-ton flotation unit was added to the old mill and investigation continued on a commercial scale. Having satisfactorily confirmed the original results, and fully convinced that the old mill could not be maintained for the life of the mine, the following recommendations were made:—

1. That the benefits of the improved metallurgical practice should be utilized with the least possible delay, and the mill capacity increased from 1,500 to 2,000 tons per day.

2. That the old plant, located at three different points on the property distant each from the other from one-quarter to one-half of a mile, should be centralized and modernized at one point, and logically in the vicinity of the new or No. 11 shaft.

These recommendations were approved in June last year. On July 5 the detailed plans were under way, and on August 1 the first ground was broken for the new mill. Favoured by extraordinary mild weather, the mill, shops, and store-house were closed in and the foundation and steel superstructure on the change-house and office were completed before the winter season interfered seriously with outside operations.

Since then the shops and store-house, as well as a new pump station, have been completed and modernly equipped. The mill has progressed to the stage where it will be operating to the extent of 1,500 tons per day by June 1 and gradually brought up to 2,000 tons within the following sixty days.

March Gold, Limited

This company owns and operates five claims in Deloro township, district of Cochrane. The officers and directors of the company are as follows: Henry Kobler, Buffalo, president; B. C. Conderman, Hornell, vice-president; Edward G. Kinkel, Buffalo, secretary; F. J. C. Bull, Buffalo, treasurer; Geo. R. Feine, Chas. J. Schmidt, Henry Tiedt, Gustave Loesch, Jacob Schwingel, all of Buffalo, directors. Martin O. Knutson, South Porcupine, is mine manager.

The mine produced throughout the year, resulting in an increase over the previous year by the sum of $49,957.49. The recovery per ton increased by about 29 cents. The following is a statement of production:—

Dry tons milled	53,953	
Crude ounces recovered	20,815.09	
Fine ounces gold recovered	14,794.244	
Value of gold		$305,823
Fine ounces of silver recovered	1,172.92	
Value of silver		438
Total value of production		$306,261

Development during the year was as follows: drifting, 1,110 feet; crosscutting, 434 feet; diamond-drilling, 1,820 feet.

The average number of men employed throughout the year was 85. The underground work was in charge of Tom Lark.

Moss Mines, Limited

This company operates a gold property in Moss township, district of Thunder Bay. It is situated on Jackfish lake, 26 miles from Kashabowie, a station on the Canadian National railway 80 miles west of Fort William.

The officers and directors are: N. R. Fisher, president; Alistair Fraser, vice-president; James Cooper, secretary-treasurer; R. Blackburn, C. S. Gzowski, T. B. Little, J. D. Paterson, and F. M. Ross, directors.

The authorized capital is 4,000,000 shares of $1 par value. The executive offices are at 132 St. James Street West, Montreal.

Underground work was suspended at the end of 1929, and only pumping and surface work continued during 1930. J. G. Harkness was mine superintendent.

Parkhill Gold Mines, Limited

This company was incorporated in 1929 with an authorized capital of 3,000,000 shares of $1 par value. The officers and directors are: Sir Thomas Tait, president; F. D. Burpee, vice-president; Geo. M. McKee and Geo. Glendenning, directors; G. S. Andrews, secretary-treasurer. The head office is at Sault Ste. Marie and the executive office at 212 Keefer Building, Montreal.

During 1929 this company acquired the Longbottom property, consisting of five claims in township 29, range 23, in the Michipicoten area, district of Algoma, and did considerable surface work.

On March 28, 1930, work was commenced on the installation of a mining plant, and shaft-sinking was started on May 1. During 1930, this shaft, which measured 7 by 9 feet, was sunk to a depth of 262 feet at an inclination of 40 degrees. Levels were opened up at 120 feet and 240 feet, on the incline.

Development footages for 1930 on these two levels were as follows:—

Level	Drifting	Crosscutting
	feet	feet
120-foot	769	63
240-foot	911	560

The mining plant installed consists of two 320-cubic-foot Ingersoll-Rand electric belt-driven compressors, an IR single-drum air hoist, an IR drill sharpener, oil furnace, and power-driven grinding wheel.

Electric power is obtained from the High Falls plant of the New Algoma District Power Company.

The average number of employees during 1930 was 36, of whom 16 were employed underground.

E. S. Turner is general manager, and J. A. S. Roussac, engineer-manager.

Porcupine United Gold Mines, Limited

This company worked continuously throughout the year milling a total of 7,815 tons and producing $56,892. The grade averaged about $7.28 per ton. Some 2,310 feet of surface diamond-drilling was done early in the year, and 40 feet of drifting underground. An average of 24 men was employed on the property during the year. J. D. Tolman is in charge of operations.

Bernard N. Hyman is president of the company, with offices at 330 Walbridge Building, Buffalo, N.Y. The mine office is at Timmins, Ont.

Power and Mines Corporation, Limited

Operations at the Grace mine, in the Michipicoten area, district of Algoma, were suspended in the spring of 1930, as reported in the Thirty-ninth Annual Report of this Department, and were not resumed during 1930.

Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, has an authorized capital of 3,300,000 shares of $1 par value. The officers and directors of the company are: Edward

L. Koons, president; William L. Marcy, vice-president; Clark L. Ingham, treasurer; Welles V. Moot, managing director; Alfred H. Sharpe and Harry Yates, directors. W. S. Walton is secretary, with offices at 603 Royal Bank Building, Toronto. C. E. Rodgers is general manager, with a working force of 220 men. The property is situated in the township of Teck, district of Timiskaming.

The general manager's report for the fiscal year ending March 31, 1931, is as follows:—

Production

The value of bullion produced was $837,013.97, showing an average recovery per ton milled of $10.08. The tonnage treated amounted to 83,034, or at the rate of 227.4 tons per day on the actual 95.7 per cent. running time, and 237.6 tons per day as the daily rate on the basis of 100 per cent. operation. This represents an increase of 7,626 tons above that treated the previous year, and 12,201 tons greater than for the year ending March 31, 1929. Comparative results are given below for the past three years' production:—

TONS MILLED AND YEARLY PRODUCTION FOR FISCAL YEARS ENDING MARCH 31

Year	Tons	Production	Average recovery
1929	70,833	$737,573.12	$10.41
1930	75,408	690,400.14	9.16
1931	83,034	837,013.97	10.08

Mining

Some 59,734 tons of ore came from stopes and 33,046 resulted from development, the total broken being 92,780 tons. Waste broken was 25,884 tons; of this, 5,318 tons were hoisted to surface through No. 2 shaft and 6,766 tons were used for back-fill in that area. The remaining 13,800 tons were delivered to the surface through No. 4 shaft. The greatest tonnage of ore broken in one month was 8,969, while 3,824 tons represented the highest amount of waste for a corresponding period. Total ore and waste broken for the year amounted to 118,664 tons.

At the end of the year broken ore was estimated at 67,722 tons in stopes and 6,528 tons still on the surface dump, or a total of 74,250 tons. Compared with the two preceding years in their order, this shows an increase of 21.3 and 57.1 per cent.

Development and Exploration

Below is given a general summary of development and exploration footages showing annual mining progress during this and the previous year and also progress since the beginning of operations:—

Class of work	Year ending March 31, 1931	Year ending March 31, 1930	Total from beginning of operations to March 31, 1931
	feet	feet	feet
Drifting	5,911.5	4,121	24,099.5
Crosscutting	2,506.5	1,951	13,951.5
Raising	1,232.5	488	5,211.5
Sublevel drifting	325.5	711	2,474.5
Box-hole raising	702.5	1,228	3,521.5
Box-hole pillar drifting	591.5	827	1,733.5
Shaft-sinking	586	1,480	4,346.5
Total	11,856	10,806	55,338.5
Diamond-drilling	5,910	13,998	37,742
	cu. ft.	cu. ft.	cu. ft.
Shaft stations and sump excavations	22,768	24,534	142,909

No. 2 shaft was deepened from 2,030.5 feet to 2,334.5 feet, and sinking is being continued with a probable temporary objective of 3,000 feet.

Aside from work in the more intensively explored and known productive areas in this part of the mine, which produced 61.2 per cent. of the ore treated during the year, several hundred feet of drifting was done on the main south vein at the 1,100-foot horizon. There a considerable tonnage of an indicated grade of about $6 across 8 to 10 feet was developed west and east of a fault displacing the vein about 120 feet to the south on the east side.

Another section partially explored during the year was that on the 400-foot level at about 600 feet north of the shaft. Two veins were indicated; one at least (as shown by diamond-drilling) extends east of the Sylvanite major fault. In addition to drifting, a limited amount of stoping and diamond-drilling was done. Work thus completed gave fair promise for the development of easterly extensions of known ore bodies of importance to the west, and exploration is being continued. During the year a substantial tonnage of the richest ore yet found in the property was mined from this north vein system below the 1,000-foot level.

Sinking at No. 4 shaft was continued from 1,480 feet to 1,762 feet, or for 282 feet. In addition, station and sump excavations were made here to the extent of 13,915 cubic feet.

In this area lateral work was done on eleven levels from 200 to 1,750 feet. Some stoping was also done, and stope preparation was carried on at a number of levels. As a whole, highly satisfactory results were obtained, 38.8 per cent. of the mill feed for the year having been supplied from this section. Ore bodies of good size were developed and substantial additions to these are confidently expected.

Diamond-Drilling.—Work of this nature was decidedly helpful in directing exploration and contributed very materially in developing important sources of ore. The average depth of the holes drilled was 144 feet, and total footage amounted to 5,910 feet. This represents but 35 per cent. of the work of this class done the previous year.

Operating Costs

The following three-year comparison gives operating costs on the basis of per ton of ore milled, per ton of ore broken, and per ton of total ore and waste broken:—

	Total cost			Cost per ton								
				Ore milled			Ore broken			Total ore and waste		
	1929	1930	1931	1929	1930	1931	1929	1930	1931	1929	1930	1931
Development and exploration.....	$170,695.21	$206,426.48	$212,792.08	$2.410	$2.738	$2.563	$1.896	$2.412	$2.293	$1.604	$1.789	$1.793
Mining..	234,177.27	236,501.18	267,376.14	3.306	3.136	3.220	2.601	2.763	2.882	2.199	2.049	2.253
Milling..	94,025.89	100,570.17	106,575.54	1.327	1.334	1.283	1.044	1.175	1.149	.883	.872	.898
General charges	74,584.91	50,176.06	34,187.94	1.053	.665	.412	.828	.586	.368	.701	.435	.288
Administrative charges[1]		19,756.45	21,213.75		.262	.255		.231	.229		.171	.179
Total..	$573,483.28	$613,430.34	$642,145.45	$8.096	$8.135	$7.733	$6.369	$7.167	$6.921	$5.387	$5.316	$5.411

[1] Comprises administration and management, including Buffalo office, legal, stock transfer, and miscellaneous.

Considering all conditions, including the fact that 12,000 feet of development and exploration was done during the year, exclusive of shaft-station excavations and diamond-drilling, the resulting profit of $134,000 after deducting all charges was very satisfactory, particularly in view of the proportion of ore treated to total volume of work done.

New Buildings and Equipment

A suitable and attractive residence for the mine superintendent was purchased. An addition was also made to the mine change-house to provide the increased space required.

Equipment purchased included: one vibrating screen for the crusher station; additional pumping, thickening, agitating, and precipitation equipment for the mill; fuel oil storage suitable for railway tank-car quantities; an automobile truck for mine service; a new drill steel-sharpening machine, mine pumps, etc.

Summary

During the year 5,911 feet of drifting was completed. Of that amount approximately 3,000 feet was in ore. This shows a high percentage of ore developed and indicated in proportion to the exploration carried on in this manner.

A large part of your mining operations were conducted in No. 4 shaft section, and results obtained there were highly encouraging. Broken ore reserves were also increased considerably, notwithstanding the fact of a very material increase in tonnage milled.

> The year's work developed important sources of ore. Some were entirely new; others were the further development of known deposits. In addition, there are extensive areas, even on and above the 1,000-foot level, where excellent possibilities exist for the discovery of more ore. Finally, shaft-sinking now in progress will permit exploration of several new levels, regarding which sufficient exact information is not now available from which to forecast results. However, the ground has been shown by diamond-drilling to contain vein indications in geologically favourable formation. It therefore seems reasonable to expect that the development of ore should be largely a question of future time and intensive work.

Tashota Gold Mines, Limited

The authorized capital of this company was increased during 1929 from 2,000,000 shares to 4,000,000 shares of $1 par value.

The officers of the company are as follows: H. H. Vaughan, president; F. C. Shorey, vice-president; P. W. Ogden, secretary-treasurer. The directors are: Thos. Arnold, R. M. Davy, J. Bonsall Porter, F. C. Shorey, and H. H. Vaughan, Montreal; E. R. Read and L. Soliaque, Toronto.

The property held by the Tashota Gold Mines, Limited, consists of 8 claims in the Tashota area, district of Thunder Bay, and 21 claims in the Boston Creek area, McElroy township, district of Timiskaming.

Work at the mine in the Tashota area was stopped on March 4, 1930, to which time the following work had been done on the property: drifting, 800 feet; crosscutting, 700 feet; sinking, 230 feet; diamond-drilling, 5,000 feet.

Teck-Hughes Gold Mines, Limited

Teck-Hughes Gold Mines, Limited, has an issued capital of 4,467,144 shares of $1 par value. The officers and directors of the company are: Albert W. Johnston, president; George C. Miller, vice-president and secretary; W. C. Himrod, treasurer; K. P. Emmons, assistant treasurer; Robert W. Pomeroy, J. F. Thompson, Conrad E. Wettlaufer, W. W. Reilley, and John F. Lash, directors. D. L. H. Forbes is general manager, and 600 men are employed. The head office is at 111 Broadway, New York.

The addition to the mill was completed and operations were started on March 18, 1931, increasing the tonnage from 1,000 to 1,250 a day. Preparations are being made to sink two winzes below the 3,600-foot level, one on the footwall of the ore body and the large vertical winze about 50 feet north of the south shaft.

The report of the general manager for the fiscal year ending August 28, 1930, is as follows:—

> During this period 340,675 tons of ore and tailings were treated. Bullion amounting to $5,415,970.47, or $15.90 per ton, was recovered. The value of this bullion is the equivalent of 261,997.63 fine ounces of gold. The gross revenue was $5,512,033.78, or $16.18 per ton. The total direct operating cost was $1,970,336.06, or $5.78 per ton. Depreciation on buildings and plant amounting to $215,383.92 was charged, making the total of direct and indirect charges come to $2,185,719.98, or $6.41 per ton. After making a provision of $274,427.52, equal to $0.81 per ton, for taxes, the surplus was $3,051,886.28, out of which dividends amounting to $2,870,786.40 were paid. The following is a statement of operating costs:—

	Total cost	Cost per ton of ore treated	Cost per ounce of gold produced
Development and exploration	$486,805.46	$1.43	$1.858
Mining	857,106.02	2.52	3.271
Milling	423,024.10	1.24	1.615
General expense	203,400.48	.59	.776
Total direct charges	$1,970,336.06	$5.78	$7.520
Depreciation	215,383.92	.63	.822
Total direct and indirect charges	$2,185,719.98	$6.41	$8.342

From the above, it will be noted that the total cost of producing an ounce of gold was reduced from $9.21 in the previous fiscal year, to $8.34, notwithstanding the larger amount expended for development and exploration. This is probably the lowest gold production cost in the world at the present time and reflects credit upon the entire personnel.

New construction work charged to capital account absorbed $47,371.49, nearly all of which was expended on a programme of plant enlargement that should result in increased earnings before the end of 1930 and in a treatment capacity of 1,250 tons per day by May, 1931.

Central shaft workings were deepened to the 29th level by means of the Central shaft extension winze that was sunk from the 25th level and is being continued to the 30th level. Levels intermediate between the 25th and 30th will soon be opened up from the stations that have already been made in the course of sinking this winze.

South shaft was deepened 2,084 feet, reaching a depth of 3,506 feet at the end of August. The main haulageway crosscut between South shaft and Central shaft workings at the 25th level was completed in May. The 25th level station and skip loading pocket for South shaft, together with the system of ore passes, from the 25th to the 19th levels, were almost completed by the end of August and will be finished before the end of October.

The above work constituted the major development work of the year but, in addition to it, numerous lateral extensions and raise connections were made on the working levels. Classified under the usual headings, the year's development work was as follows:—

	Feet
Drifting	6,902.4
Crosscutting and stations	2,381.8
Raising	3,153
Winzing	559.6
Shaft-sinking	2,130.6
Total	15,127.4

Diamond-drill exploration amounted to 8,891.7 feet. Ore produced from development amounted to 37,767 tons. Impounded tailing to the amount of 6,735 tons was retreated during the first quarter of the fiscal year.

The old mill treated 96,925 tons of $9.28 average grade ore and tailings and recovered $810,560.76, or an average of $8.36 per ton. The new mill treated 243,750 tons of $19.97 average grade ore and recovered $4,605,409.71, or an average of $18.89 per ton. Milling costs were $1.20 per ton for the old mill and $1.26 for the new.

Provision is made in the present programme of mill additions for another step in fine grinding for the ore that will be delivered from the South shaft crushing plant to the old mill, and it is expected that, with this extra grinding of the ore, the old mill recovery percentage will be raised to correspond with that of the new mill without any noticeable increase in the per ton milling cost on the combined tonnage of both mills.

Development on the 20th and 21st levels continued to give excellent results, and, from diamond-drilling and the small amount of lateral work done on the 22nd, 23rd, 24th, and 25th levels, numerous indications of possible new ore and substantial increases to partly developed ore were obtained.

As the mine was already well supplied with reserves of broken and blocked ore, no effort was made to break or block out more than sufficient to replace the tonnage treated. After November 1, when the present part of the programme of mine-deepening operations will have been completed, more extensive lateral development and blocking out work will be undertaken in the section of the mine tapped by the nine new levels from the 21st to the 30th. Our technical estimate of the positive ore reserve at September 1 is as follows:—

Estimate of Positive Ore as at September 1, 1930

	Tons	Gross value	Average grade
Broken ore	260,912	$4,540,585	$17.40
Blocked ore	315,377	5,503,424	17.45
Total	576,289	$10,044,009	$17.43

Telluride Gold Mines of Canada, Limited

Telluride Gold Mines of Canada, Limited, owns the south half of lots 10 and 11, concession II, Skead township, district of Timiskaming. The company has a capital of 2,000,000 shares of $1 par value. The officers and directors are:

D. M. Gilpin, president; L. L. Brennan, secretary; D. B. Gilpin and Dr. Geo. W. Rogers, directors. H. Hollands-Hurst is consulting engineer. An average of 20 men was employed.

A small amount of work was done in the last six months of the year. A total of 500 tons of ore was raised and milled.

United Mineral Lands Corporation

The mine in Deloro township, district of Cochrane, was kept pumped out for part of the year. This work was stopped during negotiations for financing the company. Final arrangements were not completed till 1931, when an amalgamation of the United Mineral Lands Corporation and West Dome Lake Gold Mines, Limited, was effected, under the new name of Paymaster Consolidated Mines, Limited.

Vipond Consolidated Mines, Limited

The authorized capital of this company is $2,500,000, divided into shares of $1 par value, of which 2,250,000 are issued.

The officers of the company are: R. Home Smith, president; John H. Black, vice-president; J. Ingram, secretary. The directors are: John H. Black, R. Home Smith, A. Dorfman, Toronto; W. H. Stafford, Almonte, Ont.; R. T. Shillington, Haileybury, Ont.; F. H. Hamilton, E. Turk, London, Eng. Robert E. Dye is manager.

The head office of the company is located at Suite 1206, Star Building, 80 King Street West, Toronto. The mine office is at Timmins.

The company owns 320 acres in mining claims and controls 889,612 shares of the 1,150,000 issued in the Inspiration property (3 claims), both this and the Vipond holdings proper lying in the southwest portion of the township of Tisdale, district of Cochrane. Together with these, the Vipond company has a three-quarter interest in the Ridgeley claims (6 in number), lying immediately east of the Coniaurum.

The following summary of company operations is taken from the report of the directors in the eighth annual report for the year ending July 31, 1930:—

> Your mine and mill were in continuous operation during the year and produced bullion to the value of $896,397.61, representing a recovery of $7.91 per ton from 113,329 tons milled The cost of production amounted to $543,797.44, or $4.80 per ton milled, as against $5.15 per ton in the previous year.
>
> The operating profit for the year under review (before allowing for depreciation and writing off other charges) amounted to $385,974.35, as against $300,544.14 during the previous year.
>
> The net current assets of your company, not including the subscription of $250,000 to Huronian Mining and Finance Company, Limited, amounted to $723,734.09, as against $641,222.02 in the previous year.
>
> Other assets owned by your company, including 300,000 shares of Huronian Mining and Finance Company, Limited, are a three-quarter interest in the six Ridgeley claims, which adjoin the Coniaurum mine, and 889,612 shares of Inspiration Gold Mines, Limited, out of a total issued capital of 1,150,000 shares.

The following extracts are from the report of the manager, Robert E. Dye, as of September 30, 1930:—

Results of Development

> Results of exploration and development work done during the year just ended have been generally favourable, having resulted in a net improvement in the ore reserves position after allowing for the ore extracted during the year. The improvement mentioned has resulted in the main from further development of known lenses, notable contributions toward this having been secured in the old 5-8 system, the No. 709 drift area, and the No. 426 drift area.
>
> The ore body discovered late last year in the northern part of the property at the 400-foot level (No. 426 drift) has since been proved to extend to the 500-foot level, and a search for a further downward extension is now being made at the 600-foot level and at the 733-foot level.

In addition to the ore found in No. 426 drift, other smaller lenses have been found at the same horizon (Nos. 427 and 409), which lead to the belief that further work along the shear zone crossing this section of the property may result in other productive discoveries.

The No. 810 crosscut at the 866-foot level has reached the porphyry contact on the Krist claim. While no ore has been located in this section, indications are not discouraging and the area is considered worthy of further exploration.

Summary of Underground Operations

During the fiscal year ended July 31, 1930, the following development work was done:—

Operation	Feet	Total cost	Cost per foot
Drifting and crosscutting	5,655	$62,049.49	$10.97
Raising	582.5	9,366.10	16.07
Diamond-drilling, underground	11,119	17,763.83	1.60

Some 113,281 tons of ore were hoisted, of which 106,029 tons were taken from the stopes, the remainder resulting from various development operations. The cost of ore delivered to the primary crushing plant averaged $2 per ton.

The Mill

The mill operated continuously during the year, and the following data will indicate the results obtained:—

Tons milled		113,329
Average value per ton		$8.71
Gross value		987,095.59
Bullion recovered		896,397.61
Average running time	per cent.	97.02

PRODUCTION

From bullion produced during the year	$896,397.61
From bullion produced during former years	4,485,330.68
Total	$5,381,728.29

The above figures do not include bullion produced by the Porcupine Crown (approximately $2,871,816) before this property was acquired by the company.

COST OF PRODUCTION

	Total cost	Cost per ton
Development	$89,179.42	$0.79
Ore extraction	226,818.00	2.00
Crushing, conveying, milling, and refining	135,440.96	1.19
Shipping and marketing bullion	6,395.76	.06
General camp maintenance	10,887.69	.10
Administration at mine	20,318.14	.18
Toronto office expense	12,909.00	.11
Corporate expense	13,500.45	.12
Taxes	8,606.29	.08
Insurance, including compensation	19,741.73	.17
Total	$543,797.44	$4.80

Ore Reserves

Ore reserves as at July 31, 1930, were estimated to be 163,525 tons at $8.23, or $1,346,000. This represents an increase in quantity of about 36,000 tons and an increase in gross value of approximately $300,000 over the corresponding figures of the previous year, which were 127,500 tons at $8.16, or $1,040,000. This increase in reserves was effected after allowing for the ore extracted during the year just ended.

Conclusions

Operations at the mine went forward steadily during the past year, and the results attained reflect an improvement in the physical condition of the property. The supply of ore is such as to allow a vigorous campaign of development and exploration while continuing to operate at a profit.

West Dome Lake Gold Mines, Limited

Pumping operations only were carried on during the first five months of 1930 at this company's property in the township of Tisdale, district of Cochrane. All work was then suspended, pending the completion of negotiations for amalgamating with the United Mineral Lands Corporation. The arrangements, completed in 1931, resulted in a new company known as Paymaster Consolidated Mines, Limited.

Wright-Hargreaves Mines, Limited

Wright-Hargreaves Mines, Limited, has an authorized capital of 5,500,000 shares of no par value. The officers and directors are: Oliver Cabana, Jr., president; W. H. Wright, vice-president; Gerald F. Miller, treasurer; Edwin Lang Miller, secretary and managing director; James Y. Murdoch, Oliver G. Donaldson, directors.

M. W. Summerhayes is general manager, and 409 men are employed. The report of the general manager for the year 1930 is as follows:—

During this period 220,430 tons of ore were treated in the mill, producing bullion to the value of $2,431,896.87. This is a recovery of $11.03 per ton milled.

Analysis of Operating Costs

	Total	Cost per Ton milled
Development and exploration	$451,368.61	$2.047
Stoping	424,524.31	1.926
Total	$875,892.92	$3.973
Less: Excess of tons developed to tons milled	215,120.00	.975
	$660,772.92	$2.998
Transporting ore (hoisting, etc.)	225,596.83	1.023
Milling charges	243,684.79	1.105
Marketing bullion	16,911.26	.077
New road construction and general surface	6,580.16	.030
Stock transfer and registrar charges	4,795.97	.022
General and undistributed charges (storehouse, mainten. misc., mine buildings, administration and management, property taxes, insurance, interest and exchange, legal expenses, miscellaneous)	104,692.35	.474
Depreciation plant and equipment	51,378.82	.233
Total	$1,314,413.10	$5.962

Summary of Development and Exploration
December 31, 1930

	Drifting	Shaft-sinking	Cross-cutting	Raising	Diamond-drilling
	feet	feet	feet	feet	feet
December 31, 1929	61,459.25	4,705	12,300.9	942	38,062.5
Fiscal year	17,837.5	321	6,446.2	2,122	10,884
December 31, 1930	79,296.75	5,026	18,747.1	3,064	48,946.5

PRODUCTION RECORD, 1921–1930

Year	Tons milled	Value per ton	Gross value	Recovery per ton	Bullion produced
1921 (8 months)	36,081	$13.96	$503,302	$13.00	$468,665
1922	66,181	12.49	827,447	11.52	762,752
1923	79,242	10.48	830,992	9.52	754,978
1924	84,487	14.16	1,194,217	12.89	1,088,725
1925	147,939	14.49	2,148,554	12.93	1,913,401
1926	153,392	15.66	2,400,795	14.02	2,150,844
1927	209,164	11.77	2,455,460	10.51	2,151,916
1928	256,331	8.36	2,144,002	7.20	1,845,923
1929	188,238	10.29	1,938,552	9.25	1,741,872
1930	220,430	12.20	2,687,828	11.03	2,431,896
Total	1,441,485	$11.85	$17,131,149	$10.62	$15,310,972

MILLING STATISTICS
January 1 to December 31, 1930

Ore milled ... tons		220,430
Average value per ton		$12.20
Gross value	$2,687,828	
Loss in tailings	254,511	
Net recovery (mine assays)		$2,433,317

Average tons per day milled		602.4
Per cent. possible running time		86
Tons 100 per cent. running time		700
Solution precipitated	tons	459,124
Solution precipitated per ton of ore	tons	2.8
Value per ton in tailings		$1.15
Cyanide consumed per ton of ore	lbs.	0.659
Zinc consumed per ton of ore	ounces	1.309
Zinc consumed per ton of solution	ounces	.626
Lime consumed per ton of ore	lbs.	3.633
Average value of pregnant solution		$5.038
Average h.p. consumed per day		1,229
Average h.p. consumed per ton of ore		2.03

ORE RESERVES ESTIMATE

	Tons	Grade	Value
On hand January 1, 1930	418,877	$11.30	$4,727,551
Developed in 1930	421,158	12.57	5,294,881
	840,035	$11.93	$10,022,432
Milled in 1930	220,430	12.20	2,687,828
Ore reserves December 31, 1930	619,605	$11.83	$7,334,604

CAPITAL EXPENDITURES

Mine (new equipment)	$28,468.92
Electrical (shop and equipment, transformer)	14,615.95
Machine shops	11,051.88
Mill (new equipment)	97,691.79
Power-house (compressor and equipment)	17,060.50
Surface (equipment)	3,099.40
Office (drafting room and equipment)	1,812.10
Assay office	677.18
Five new houses	22,094.28
Total	$196,572.00

Developments during the year were most satisfactory. Some 421,000 tons of ore were developed, having an average grade of $12.50 per ton. After deducting 220,430 tons milled, over 200,000 tons were left to be added to our ore reserves. Of the 17,837 feet of drifting done in the twelve months, 8,429 feet were on ore.

The most important feature of this year's development work was the remarkable persistence of the ore shoots on the 2,250-foot level, where 2,141 feet of ore were opened up. On the 1,875- and 2,125-foot levels, over 1,100 feet of ore were opened on each level. The balance of the ore found was well distributed in the upper workings, from the 200-foot level down. On the two lower levels there was a considerable improvement in the South vein ore bodies, the values being higher and more consistent.

The better grade of ore mined has been largely due to our being able to control the dilution from the walls of the ore bodies, as well as to the more intensive sampling and supervision given in the stopes.

In the upper levels, where there is no available fill, we have found the open stull stoping the most satisfactory. On the lower levels, however, both "horizontal" and "rill" cut-and-fill stopes are giving excellent results.

The No. 3 shaft was extended from the 2,100- to the 2,400-foot level. This was done by raising 150 feet, then sinking 171 feet. Only a small amount of development has been done on the new 2,400-foot level, enough, however, to prove up the continuity of both the North and South vein systems.

The programme of development laid out for the coming year is to sink the No. 3 shaft to the 3,000-foot level, then the opening up of four new levels, together with the continued work on the 2,400-foot level. We anticipate no difficulty in being able to maintain the present grade and tonnage during the current year.

In the mill, the new equipment planned for in the beginning of the year was finally installed and finished late in October; since that time the extraction has been very much improved and we believe is in line with the most up-to-date metallurgy in the district. Further research is being carried on with the expectation that a still better extraction may be obtained.

GRAPHITE

Black Donald Graphite Company, Limited

Throughout the eighteen months ending June 30, 1931, mine working continued in the lower levels of the inclined shaft, with a continuous recovery of high-grade ore. The ore procured from this incline shaft enabled the mill to produce 2,416 tons of finished graphite.

The officers of the company are: R. F. Bunting, manager; R. A. Telfer, secretary; J. D. Patno, superintendent.

GYPSUM

Gypsum, Lime and Alabastine, Canada, Limited

The Gypsum, Lime and Alabastine, Canada, Limited, operated the mines and mills at Caledonia, Seneca township, and Lythmore, Oneida township, Haldimand county, during the entire year. L. V. Robinson is general superintendent. The head office is at Paris, Ont.

At Caledonia, new equipment was installed for the manufacture of Zonolite-Acoustic Plaster. Mechanical-loading and air-drilling systems were installed in the mine.

From 88,612 tons of rock hoisted, 80,495 tons of plaster were produced. The material was taken from the southwest section of the mine. J. D. Kerr was superintendent, employing an average of 221 men.

At Lythmore the three-entry room and pillar system was started. There were mined from the southwest section of the property 16,177 tons of rock, from which 14,115 tons of plaster were made. Joseph Mark was superintendent, employing an average of 37 men.

In addition to the Caledonia and Lythmore mines, the company operates gypsum plants at Montreal, Winnipeg, Vancouver, and Calgary.

Lime plants are situated at Beachville, Elora, Hespeler, Milton, Limehouse, and Puslinch, Ont., and at St. Mark and Joliette, Que.

Quarries are operated at Mabou, N.S., Gypsumville, Man., and Salmon River, B.C. The alabastine plant is at Paris, Ont.

LEAD

Kingdon Mining, Smelting and Manufacturing Company, Limited

This company operated its lead mine and smelter near Galetta, in Fitzroy township, Carleton county, throughout 1930. Development work during the year is reported as follows: 103 feet of drifting on the 1,275-foot level; 2,406 feet of drifting on the 1,400-foot level. A total of 53,000 tons of ore, obtained from stopes on the 1,275-foot and 1,400-foot levels, was hoisted during 1930.

At the smelter the scotch hearth was in operation all year, but the blast furnace was not in use.

An average of 90 men was employed, distributed as follows: underground, 70; mill, 10; smelter, 5; and surface, 5. R. R. Rose is mine superintendent, and J. U. MacEwan is smelter superintendent.

LEAD AND ZINC

Lake Geneva Mining Company, Limited

This company ceased operations at its property in Hess township, district of Sudbury, after moving in plant and mill machinery during the winter of 1929-30.

It is understood that the part of the option agreement between this company and the original owners, whereby a 50-ton mill was to be erected, has been suspended until the lead-zinc market improves.

LIGNITE

Ontario Department of Mines

In order to check diamond-drill results at the Onakawana lignite field and to obtain large-sized samples for commercial tests, the Department of Mines sank a shaft 150 feet in depth through the lignite beds at a point 2 miles southwest of the point where the seam outcrops on the Abitibi river. This is at diamond-drill hole No. 29. Full particulars of the diamond-drill results are published in the Ontario Department of Mines Report, Volume XXXIX, Part 6.

Drifts were run north and south on the upper and lower seams, and at the end of June, 1931, these drifts had been extended about 100 feet in each direction.

A carload of lignite from the upper seam was sent to Ottawa for test, and it is the intention to send about 120 tons to Germany for beneficiation tests.

The equipment consists of two 20 h.p. upright boilers, fired with lignite, a 300-cubic-foot gas-driven compressor, and a 6- by 8-inch hoist.

The work is under the supervision of W. F. Fancy. About 30 men are employed.

NICKEL AND COPPER

Falconbridge Nickel Mines, Limited

The officers and directors of this company are: Thayer Lindsley, president; Halstead Lindsley and J. Gordon Hardy, vice-presidents; N. F. Parkinson, secretary-treasurer; W. S. Morlock, director. The head office is at 100 Adelaide Street West, Toronto.

The second annual report of the company covering the period from November 1, 1929, to December 31, 1930, contains the following report of Ernest Craig, mine superintendent:—

In submitting the following report for the fiscal period ending December 31, 1930, I wish to respectfully point out that, of the fourteen months under review, the first three months, viz., November, 1929, to January, 1930, inclusive, were confined entirely to completing the mine and smelter plants preparatory to production. This result was definitely attained by the end of January, 1930, and the smelter successfully blown in on February 4, 1930.

I would further point out that, upon instructions from Mr. Hardy, production was temporarily suspended during November and December, 1930, thereby reducing the operating time covered by this report to a period of nine months.

Mine Development

Combined development footages on all levels during the period under review are distributed as follows:—

Drifting and crosscutting, including slashing	feet	3,918
Raising	feet	306
Raise slashing	feet	190
Box-holes completed		75
Station-cutting	cu. ft.	13,596
Pump chambers	cu. ft.	14,200

Of the total of 3,918 feet of drifting and crosscutting recorded, 2,200 feet was driven east and west along the ore zone, being distributed on three levels for the purpose of proving and increasing ore reserves.

During the period of smelter shut-down in November and December, opportunity was taken to cut two stations in the shaft at 500 and 740 feet, respectively, these having been passed up in the hurry to reach the 1,000-foot horizon in the original sinking.

Diamond-Drilling

The total diamond-drilling footage amounted to 8,889 feet, of which 7,252 feet was underground and 1,637 feet surface drilling.

While the surface drilling gave information as to the eastern extension of our main ore body, it was particularly spotted to delimit ore backs above the stopes and under drift covering. The underground drilling was all carried out beneath the 1,000-foot (bottom) level in an endeavour to ascertain the prospects of downward ore extensions.

The results . . . show that beneath the 1,800-foot horizon, a disturbed condition exists. This can best be investigated further when the shaft has been deepened to 1,500 feet, since the angle at which our deepest holes were drilled was not really conducive to reliable results. Nevertheless, the drilling certainly enabled us to indicate considerable reserves.

Ore Reserves

Indicated ore reserves as at October 31, 1929, were estimated at 1,367,000 tons, and during the period we have added an estimated tonnage of 984,480 tons, indicating a total to date of 2,279,453 tons after sorting. The added tonnage has been arrived at through estimates based on development above the 100-foot horizon, while below this level the tonnage is calculated entirely upon diamond-drilling results. The figures would tabulate as follows:—

		Tons sorted ore
As of October 31, 1929		1,367,000
Less: Hoisted during 1930		72,027
Balance, December 31, 1930		1,294,973
New ore 1930:		
Above 1,000 feet	314,770	
Below 1,000 feet	669,710	
Total		984,480
Total, December 31, 1930		2,279,453

Ore Grade

While the grade of our last year's ore reserve was calculated at 2.97 per cent. nickel and 0.97 per cent. copper, it will be noted that our smelter feed average for 1930 was 2.47 per cent. nickel and 1.08 per cent. copper. In view of this, and the fact that the results obtained in sampling during the current year almost invariably check with last year's figure, we feel that we are conservative in estimating our total ore reserves on the basis of smelter feed. The reason for our preference in taking smelter figures is that the tonnage above stated is that of sorted ore; the variations in sorting being such as to render it more desirable to take actual 1930 results.

Mining

Breaking ore for production commenced January 15, 1930, a total of 148,005 tons being broken, of which 83,931 tons was hoisted, thus leaving a broken reserve of 64,074 tons. . . . This tonnage was mostly taken from above the 225-foot level. No stoping was done in November and December, 1930, owing to the smelter being down and there being an ample supply of broken ore.

Crushing and Transportation

From the 83,931 tons hoisted to the crushing plant, 11,904 tons of waste, or approximately 14 per cent. was eliminated by sorting during the various stages of crushing. The remaining 72,027 tons, of an average grade of 2.47 per cent. nickel and 1.08 per cent. copper, was delivered via the aerial tramway to the smelter bins.

Smelting

As previously intimated, the smelter was blown in on February 4, 1930. However, due to the necessary adjustments and metal absorption throughout the plant, production for this month was naturally low. During the actual productive period the smelter plant was in operation a total of 252 days, all lost time being accounted for by uncontrollable power interruptions necessitating the suspension of production. The most protracted interruption was from June 27 to July 15, inclusive, same being caused by unavoidable floods at the power company's Wanapitei plant.

Due to smelter production having so far exceeded refinery capacity in Norway as to cause an unmanageable accumulation of matte at the lattter point, the smelter was shut down on October 31, 1930, and so remained until January 1, 1931, when it was again blown in.

Including all losses of absorption and in smoothing out of operations at the start, the smelting results for the 71,626 tons of ore smelted tabulate as follows:—

	Nickel	Copper
	lbs.	lbs.
Metals per ton in the ore	49.4	21.6
Metals recovered per ton of ore	42.3	18.3
Metals in process per ton of ore	1.5	.6
Metallurgical and flue losses	5.6	2.7

Production

From the 71,626 tons of ore smelted during the year, 2,630 tons of matte was produced and shipped to the refinery in Norway. This contained 1,514.75 short tons of nickel, 655.97 short tons of copper, and an indeterminate amount of platinum metals.

Construction

Aside from completing the mine and smelter plants to their productive stages, a number of improvements and additions were effected during the year. The installation of a second converter was completed and a pan conveyer installed to handle slag. Construction work in connection with the extension to the blast furnace and converter building was started May 1, all excavations having been completed and the putting in of foundations well advanced. The extension of the charge floor was also completed in order to provide additional space to facilitate the handling of material to the furnace. These extensions to foundations cover the plans for the addition of one more blast furnace and one more converter.

In order to take advantage of the period during which operations were suspended, viz., November and December, 1930, and at the same time provide employment for the married men living on the property, a 5-foot extension was made to the present blast furnace. This work was successfully carried out in ample time to allow the resumption of operations on January 1, 1931, and place us in a position to increase production approximately 40 per cent. with a minimum of delay.

In view of the fact that housing facilities for permanent employees were very limited, the erection of ten standard 5-room cottages was authorized and completed. Three small 3-room cottages and a superintendent's residence were added later in the year.

The mine development footage for November and December, 1929, was included in the last annual report of this Department, and must be subtracted from the footage given in the foregoing report to obtain the actual footage for the year 1930, which was as follows:—

Drifts and crosscuts, including slashing	feet	2,696
Raises	feet	237
Raise slashing	feet	190
Box-holes completed		46
Station-cutting	cu. ft.	13,596
Pump chambers	cu. ft.	14,200

An average of 294 men was employed during 1930, of whom 75 were employed underground.

Ernest Craig is superintendent; J. R. Gill, smelter superintendent; and R. Oliver, mine engineer.

International Nickel Company of Canada, Limited

The officers of this company are: Charles Hayden, chairman of the board; Robert C. Stanley, president; John L. Agnew, vice-president; John F. Thompson, assistant to the president; James L. Ashley, secretary and treasurer; Paul D. Merica, technical assistant to president.

The directors whose term expires in 1931 are: John L. Agnew, Copper Cliff; J. W. McConnell, Montreal, Que.; Britton Osler, Toronto; J. A. Richardson, Winnipeg, Man.; Rt. Hon. Lord Weir, Glasgow, Scotland; James L. Ashley, John F. Dulles, Charles Hayden, Robert C. Stanley, and Andrew V. Stout, New York; Wm. T. Graham, Greenwich, Conn.; Reg. Halladay, Cresskill, N.J.

The directors whose term expires in 1932 are: E. W. Beatty, Montreal, Que.; John P. Bickell, Toronto; Wm. E. Cory and Wm. N. Cromwell, New York; D. Owen Evans, Sir Harry McGowan, Rt. Hon. Lord Melchett, and Robert L. Mond, London, England; Wm. J. Hutchinson and Seward Prosser, Englewood, N.J.; Wm. W. Mein, San Francisco, Cal.; Thomas Morrison and Grant B. Shipley, Pittsburg, Pa.

The International Nickel Company of Canada and subsidiary companies operate hydro-electric power plants at High Falls, Big Eddy, Wabageshik and Nairn Falls, Ont.; nickel-copper mines in Sudbury district, Ont.; smelters at Copper Cliff and Coniston, Ont.; refineries at Port Colborne, Ont., Acton, London, England, and Clydach, Wales; rolling mills at Birmingham, England, and Huntingdon, W. Va.; a colliery at Pontardawe, Wales; and a foundry at Bayonne, N.J. The general offices are at Copper Cliff, Ont.

The following information is extracted from the annual report of the company covering the calendar and fiscal year ending December 31, 1930:—

This report covers a period of industrial depression, world-wide in extent, which severely affected your company's business in 1930 in common with that of other basic industries; consequently net earnings were substantially less than reported for 1929.

The company, however, made considerable progress during 1930 in that the Frood mine development programme was practically completed; advantage was taken of the recession in demand for nickel to replace depleted stocks; and the sales, research, and development activities were intensified. Therefore, at this time your company is in an excellent position to take advantage of the expected improvement in general business and the consequent upturn in demand for nickel.

The sales of nickel in all forms, including alloys, amounted to 75,284,352 pounds, as compared with 125,577,789 pounds in 1929. The world's consumption of nickel in all forms reached a total of 88,000,000 pounds, as compared with 136,000,000 pounds in 1929 and 117,000,000 pounds in 1928.

Copper sales, inclusive of copper in sulphate, increased from 81,833,776 pounds in 1929 to 109,743,747 pounds in 1930, an increase of 34 per cent. However, due to the decline in the price of copper from 18 cents to 9½ cents, the profit was greatly decreased.

The output of platinum metals from the Acton refinery, which treats all the company's by-product platinum metals, totalled 71,260 ounces in 1930 as compared with 30,513 ounces in 1929, an increase of 133 per cent. Platinum metals and silver, both important by-products from the company's electrolytic refining operations, sold at abnormally low prices during the year.

A net profit of $11,770,060.42 was made in 1930, compared with a net profit of $22,235,996.87 for 1929. Net current assets were $30,102,999.73 at December 31, 1930, as compared with $32,231,839.02 at December 31, 1929.

Capital expenditures incident to the development of the Frood mine and construction of accessory plants are practically completed, and the same may be said of the programme of additions and betterments in Great Britain. Total capital expenditures for the fiscal year ended December 31, 1930, were $12,328,918.35, compared with $21,497,608.60 in 1929. Of the 1930 total, Ontario expenditures accounted for $10,813,469.90, of which $10,623,911.43 was in the Sudbury district and $189,558.47 at Port Colborne.

Capital expenditures during 1931 will be substantially less than those of 1930. Two important items are scheduled for completion in 1931: first, the transfer of the Orford separation process (a smelting operation) from Port Colborne to Copper Cliff; and second, the rehabilitation of the Mond shaft and head-works at the Frood mine. The former will show a substantial saving in operating expenses and the latter is a necessary elimination of fire hazard and will moreover facilitate handling Frood ore from depths below 2,800 feet.

During 1930, the authorized common stock of the company was increased to 15,000,000 shares of no par value.

Ontario Operations

Hydro-Electric Plants.—The new plant at Big Eddy was in operation throughout the year and is giving entire satisfaction. At Wabageshik modern equipment was installed and the dam and plant put in first-class operating condition. The company's four stations at Big Eddy, High Falls, Wabageshik, and Nairn Falls are now highly efficient and have a capacity of 38,000 horsepower.

Mines.—During the year, 902,531 tons of ore were mined at the Frood mine, 861,770 tons at the Creighton mine, and 277,500 tons at the Garson mine, a total of 2,041,801 tons. Total development work at the Frood mine for 1930, embracing shafts, drifts, crosscuts, raises, winzes, and box-holes, amounted to 50,803 lineal feet, or nearly 10 miles. In the past four years, development work of this character at the Frood shows a total of 21.8 miles. This mine can now furnish 5,000 tons of ore per day and mining efficiencies are steadily increasing. At the Levack mine, which was not operated during 1930, the new fireproof headframe and sorting plant have been completed. Steel and concrete construction, modern in every respect, have replaced the headworks destroyed by fire in 1929.

Concentrator.—The first unit of the new concentrator, with a capacity of 4,000 tons of ore per day, was started during August and is satisfactorily milling at the present time 105,000 tons of ore per month. A second unit of like capacity is practically completed and will be ready for operation on April 1, 1931.

Copper Cliff Smelter.—On July 1, 1930, the new smelter was started as scheduled and has shown increased efficiency each successive month. Costs are meeting expectations, and the substantial saving in fuel alone justifies the change in smelting practice from blast furnaces to reverberatory furnaces. The concentrator and smelter handled 1,472,782 tons of ore and produced 106,194 tons of bessemer matte during 1930.

Coniston Smelter.—At Coniston, with the new sintering plant in operation, the smelter continued to show favourable results both as to capacity and operating costs. During the year, 812,345 tons of ore were smelted and 57,879 tons of bessemer matte produced.

Port Colborne Refinery.—There were produced 61,704,271 pounds of nickel in 1930, as against 81,909,339 pounds in 1929. In order to replace normal stocks of nickel depleted in 1929, operations at the Port Colborne refinery were carried on in excess of actual market demand during the first nine months of 1930. On October 1, refinery output was curtailed in order to keep it in step with current sales of nickel. At this plant the platinum metals contained in Frood and Garson ores are recovered as a by-product from the electrolytic refining of nickel and are shipped in the form of concentrates to the Acton plant for refining. The actual current percentage recovery of platinum metals is highly satisfactory and confirms the estimates reported in the past as to the platinum metals content of Frood ore.

Ontario Refining Company, Limited (Associated Company).—The new electrolytic copper refinery of the Ontario Refining Company at Copper Cliff was started successfully in mid-year and is now producing about 6,000 tons of copper per month. Although the plant is running at only 60 per cent. capacity, refining costs are low and it is clear that the investment in this plant is fully justified. Gold and silver contained in Frood and Garson ores are recovered at this plant.

Nitre cake and sulphuric acid are now being regularly produced at the works of Canadian Industries, Limited, recently completed at Copper Cliff. The manufacture in this plant of sulphuric acid from gases, purchased from your Copper Cliff smelter, has proved to be a satisfactory and efficient operation and is returning a profit to your company.

Ore Reserves

Proven ore reserves as of December 31, 1930, aggregated 206,704,000 tons, showing a gain of 6,610,000 tons over 1929. Frood contributed 2,416,000 tons, Creighton 2,648,000 tons, Levack 137,000 tons, and Garson 1,409,000 tons to the increase in ore reserves. The additional Frood ore is below 2,000 feet and grades 4.93 per cent. copper and 3.53 per cent. nickel. The substantial addition to the Creighton ore reserves resulted from ore found between vertical depths of 2,400 feet and 3,400 feet. Additional ore reserves developed during 1930 contain sufficient nickel to supply market requirements for three years at the rate of 1929 peak consumption.

Outlook

The immediate prospects of the company naturally depend upon a gradual return to normal conditions in world industry generally. Over a period of years the increase of your business will be determined primarily by the expansion of the uses for nickel and nickel alloys, and the experience gained in recent years gives promise that this expansion will be continued.

Due to well-known causes, copper is selling at an abnormally low price. Notwithstanding large stocks of the metal and the imminent output from Rhodesia, the best opinion of the copper industry contemplates the future of the metal with confidence and with this opinion your management agrees. Similar depressions have confronted the industry in the past followed always by periods of heavy demand and higher prices.

The rapid and world-wide expansion of the electrical industry, which uses approximately sixty per cent. of the world's output, and the prevailing low per capita consumption in the rest of the world as contrasted with America, should assure an expanding market for copper for years to come. Your company with ample ore reserves and low-cost production will benefit in large measure with the return of prosperity to the copper industry.

In considering the nickel market situation it should be noted that your company has been fortunate in its conservative price policy, with which, it is gratifying to state, large consumers of nickel generally have expressed entire satisfaction. Sales of nickel during 1930, for new uses, were in some cases in excess of those for 1929, and there is no reason to believe that the world demand for nickel will not resume its forward course. In fact there are distinct signs of improvement, and it is the opinion of many leaders in the industries which consume nickel that 1931 will show a gradual return to normal conditions. While it is impossible to make an accurate forecast it seems probable that the trend of the company's business in 1931 will be the reverse of that recorded in 1930.

It is reasonable to assume that an industry which has shown steady progress for the past decade will continue to progress. Ample ore reserves, modern plants, and an experienced personnel are behind an organized market development effort that will unquestionably extend the use of an essential metal such as nickel. Nothing has occurred during the present depression to permanently disturb the general course of your company's business, and there is every reason to believe that it will continue definitely upward. Your management does not regard the present industrial depression, serious as it now appears, as of major importance in the life of a company so well equipped to serve an expanding world market.

An average force of 5,090 men was employed in the Sudbury area during 1930, distributed as follows:—

Creighton	769
Frood	2,076
Garson	313
Levack	110
Copper Cliff	1,287
Coniston	535
Total	5,090

During the year the company's mines were under the general superintendence of Oliver Hall, with the following superintendents at the various mines: Creighton, S. J. Kidder, succeeded R. D. Parker; Frood, R. D. Parker, succeeded G. L. Helmrich; Garson, W. J. Mumford; Levack, A. L. Sharp.

SILVER

Animikie Mines, Limited

This company was incorporated in 1928 with an authorized capital of 2,000,000 shares of $1 par value. It holds under option 520 acres in Gillies township, district of Thunder Bay, situated some 30 miles west of Port Arthur and 6 miles from Stanley, on the Canadian National railway. This option covers three old silver mines, known as the Badger, Porcupine, and Keystone properties.

The officers and directors are: D. F. Osburn, president; T. H. Graham, vice-president; S. W. Ray, secretary-treasurer; C. L. Bliss, P. J. Farley, D. C. McKenzie, A. L. McEwen, E. W. Robison, and J. A. Wishart, directors.

It is understood that the following development work was done on these properties in the early days:—

Mine	Shafts	Drifts	Raises and winzes
	feet	feet	feet
Badger	280	2,000	190
Porcupine	250	1,690	....
Keystone	330 70 62 40	325	....

During 1930, the 62-foot shaft on the Keystone property was dewatered, and several drift rounds were taken out from the bottom by hand work. This was stopped on account of water. Some surface trenching and sampling was also undertaken.

Work was suspended early in July from lack of finances. Chas. W. Miles was in charge.

Arthur Brocklebank

Arthur Brocklebank operated the Kerr Lake mine in Coleman township, district of Timiskaming, under lease, during 1930.

There were shipped to Deloro 287.89 tons of ore, containing 118,330.45 ounces of silver, having a value of $43,216.53, and 50,849 pounds of cobalt, having a value of $23,504.80. Six men were employed.

Richard Bunclark

Richard Bunclark leased the Penn-Canadian mine in Coleman township, district of Timiskaming.

Ore having values of $1,506 in silver and $140 in cobalt was shipped.

C. E. Cain and Associates

The Beaver mine in Coleman township, district of Timiskaming, was operated throughout 1930 by the owners, C. E. Cain, Wesley Preston, and W. D. Taylor. Twenty men were employed.

Ore having a value of $26,053.16 in silver and $1,425.73 in cobalt was shipped.

Castle-Trethewey Mines, Limited

Castle-Trethewey Mines, Limited, has a capital of $2,000,000 in shares of $1 par value. The board of directors comprises: J. P. Bickell, president; J. B. Tudhope, vice-president; Balmer Neilly, secretary-treasurer; W. J. Sheppard, S. R. Wickett, and D. H. McDougall, directors. The executive offices are in the Standard Bank Building, Toronto.

The Castle and Capitol shafts were operated throughout 1930; the Capitol continued to operate until March, 1931, when all work was stopped.

Angus D. Campbell was mine manager, and 92 men were employed at the property, which is in Haultain township, district of Timiskaming.

The following is taken from the manager's report for the fiscal year ending March 31, 1931:—

PRODUCTION

Concentrates shipped, or ready for shipment, dry tons	239.94
Ounces per ton	2,550.07
Total fine ounces silver recovered	611,865
Total pounds cobalt recovered	94,173

REVENUE

Total ounces paid for	625,308.33	
Average price obtained per ounce	$0.3513	
Revenue from sale of silver		$219,670.99
Total pounds of cobalt sold	97,555	
Revenue from sale of cobalt		10,007.73
Total revenue		$229,678.72

PRODUCTION SINCE COMMENCEMENT OF OPERATIONS

Period	Months	Tons milled	Ounces per ton recovered	Gross production, ounces	Gross value, silver and cobalt	Value per ounce of silver
Feb. 1, '22, to June 30, '22	5	Sorting	....	40,000	$28,000.00	$0.700
July 1, '22, to June 30, '23	12	Sorting	....	62,811	41,146.80	.655
July 1, '23, to June 30, '24	12	7,607	46.03	350,147	229,656.95	.656
July 1, '24, to June 30, '25	12	30,273	30.62	927,088	637,712.10	.688
July 1, '25, to June 30, '26	12	34,425	29.03	999,234	683,601.48	.684
July 1, '26, to Mar. 31, '27	9	29,136	26.18	762,861	426,928.53	.560
Apr. 1, '27, to Mar. 31, '28	12	40,250	21.32	858,044	486,186.47	.567
Apr. 1, '28, to Mar. 31, '29	12	43,186	22.04	951,718	546,937.28	.575
Apr. 1, '29, to Mar. 31, '30	12	45,302	18.35	831,307	383,766.97	.462
Apr. 1, '30, to Mar. 31, '31	12	29,691	20.61	611,865	191,729.08	.313
Total	....	259,870	....	6,395,075	$3,655,665.66	....

SUMMARY OF DEVELOPMENT

	Drifts	Crosscuts	Raises	Winzes	Total
	feet	feet	feet	feet	feet
No. 3 shaft	781	298	376.5	....	1,455.5
Capitol shaft	1,364.6	2,285.6	70.5	98	3,818.7
Total	2,145.6	2,583.6	447	98	5,274.2

ROCK HOISTED

	Tons
Silver ore	29,452
Cobalt ore	731
Total	30,183
Waste	14,752
Total	44,935

MILLING

	Tons	Ounces per ton	Total ounces
Ore treated from mine	29,691	....	....
Silver recovered	....	20.61	[1]611,865
Silver in tailings	....	2.12	62,868
Total	29,691	22.73	674,733

[1] Smelter retutns.

CONCENTRATES PRODUCED

	Pounds	Ounces	Per cent. cobalt
Metallics	490	5,002	....
Jigs	92,865	206,060	....
Sands	266,017	349,122	....
Slimes	67,890	17,681	....
Cobalt ore	69,760	....	14

OPERATING COSTS

	Total cost	Cost per ton	Cost per ounce
Development	$104,146.21	$3.507	$0.170
Mining	41,934.96	1.413	.068
Tramming and hoisting	24,896.24	.839	.041
Milling	34,777.53	1.171	.057
Shipping	6,611.66	.222	.011
Smelting and refining	12,140.24	.409	.020
General expenses, mine	17,053.54	.574	.027
Corporate legal transfer and administration, Toronto office expenses	14,065.90	.474	.023
General maintenance	4,764.19	.161	.008
Insurance and miscellaneous	6,218.01	.209	.010
	$266,608.48	$8.979	$0.435
Less: Earnings derived from milling of custom ore	9,358.42	.315	.015
Total	$257,250.06	$8.664	$0.420

MILLING COSTS

	Labour	Supplies	Power	Total cost	Cost per ton
Conveying to mill and crushing	$3,765.74	$1,788.91	$1,296.00	$6,850.65	$0.231
Jigging	304.45	359.19	962.84	1,626.48	.055
Ball-milling	3,653.36	3,898.46	3,031.02	10,582.84	.355
Tabling	3,481.45	427.57	962.68	4,871.70	.165
Drying and bagging	3.78	245.13	438.91	687.82	.023
Water supply	230.57	13.73	265.06	509.36	.017
Heating	390.46	1,741.69	....	2,132.15	.072
Tailings disposal	30.47	20.91	....	51.38	.002
Repairs and maintenance	2,801.10	199.94	....	3,001.04	.101
Supervision and assaying	4,028.39	348.48	87.24	4,464.11	.150
Total	$18,689.77	$9,044.01	$7,043.75	$34,777.53	....
Cost per ton milled	$0.629	$0.305	$0.237	....	$1.171

Development and Mining

The year's mining and development was governed and the results determined to a great extent by the price of silver. At the beginning of the year silver was at the low price of 42 cents per ounce. With small and erratic but rich ore shoots such as found in the diabase rock at this mine, continuous and extensive exploration is necessary. This price did not justify continuing exploration at the main or No. 3 shaft, so that there the known silver was mined and milled.

The Capitol shaft exploration programme, which had been started with silver at higher prices, was proceeded with, since the shaft had been previously pumped out and equipped for work and the chances of finding payable silver were believed to be good. After driving the 800-foot level 1,050 feet through Keewatin rock and 300 feet beyond the dipping contact into the underlying diabase rock, a high-grade silver vein was found. A number of other veins, five of which contained some ore, were located by further exploration. Of these, vein No. 112 was the richest and most consistent. The 2,000 tons milled from it produced 150,000 ounces of silver.

A total of 5,274 feet, or approximately a mile, of development was done during the year, and of this total 3,818 feet were driven from the Capitol shaft.

Milling

Mill tonnage was reduced one-third below that of the previous year. The grade of the ore was higher.

Power costs were kept to a minimum by means of a varying mill time schedule by which crushing, milling, and mine air compressor peak power demands were arranged at different times of the day. Although the tonnage was 35 per cent. less than the previous year, this arrangement, with other economies, was responsible for a milling cost which was only 5 per cent. greater for the current year.

General

Total operating costs were considerably reduced and, although the lower price of silver was largely responsible for the year's deficit, it must be borne in mind that the expenditure on Capitol shaft exploration was included. For this expenditure veins containing silver ore were discovered at a depth of 800 feet below the surface, which in the course of development produced 250,000 ounces of silver. Some ore was put in shape for future mining, particularly a length of 90 feet on the back of No. 112 vein stope.

No milling was done in March, the final month of the year. During April a mill run of 860 tons from the Capitol produced 66,000 ounces. The mill and mine were then closed, care being taken to leave things in shape for easy reopening if and when such action is deemed advisable.

The mine closes after producing approximately 6,500,000 ounces, over half of which was in the past four years. The Capitol shaft workings, if silver goes back to a normal price, have considerable mining and prospecting value.

E. H. Clemens

The Coniagas mine in Coleman township, district of Timiskaming, was operated under lease by E. H. Clemens up to June 30, 1930.

Ore having a value of $3,527.07 was shipped to the Deloro Smelting and Refining Company, Limited.

Cobalt Contact Mines, Limited

The Cobalt Contact Mines, Limited, operated their properties in Bucke township, district of Timiskaming, with a force of 26 men until September, 1930, when operations were suspended. The officers and directors of the company are: J. M. Aitken, president, Walter H. Coles, vice-president; James A. Stewart, secretary; Sir A. C. Fitzgeorge, Frank C. Loring, H. F. Coombs, directors. J. M. C. Dunlop is mine manager. The head office of the company is at 8 Bloor Street East, Toronto, Ont.

During the year the work was largely confined to shipping mill rock to the Cobalt Reduction plant at Cobalt. A total of 400 feet of drifting, 100 feet of crosscutting, and 200 feet of raising was done before the mine closed in September. The production for the year was as follows:—

	Tons	Ounces silver	Pounds cobalt
Crude silver ore	46.186	47,710	....
Mill ore	2,175.28	63,804	....
Cobalt ore	61.862	....	13,045

D. L. Jemmett, Limited

D. L. Jemmett, Limited, operated the Agaunico mine in Bucke township, district of Timiskaming, throughout the year.

The following buildings were constructed during the year: shaft-house, crusher-house, powder-house, ore dryer, and storehouse. A mill is in course of construction.

Development work consisted of 1,896 feet of drifting and 291 feet of crosscutting. Shipments of nickel amounting to 2,567 pounds and of cobalt amounting to 159,448 pounds were made.

M. C. H. Little was company engineer, employing an average of 51 men.

Henry Jemmett

Henry Jemmett did some work at the Waldman mine in Coleman township, district of Timiskaming, and obtained $54 in silver and cobalt.

Keeley Silver Mines, Limited

Keeley Silver Mines, Limited, has a capital of 2,000,000 shares of $1 par value.

The officers and directors of the company are: R. Home Smith, president; W. H. Stafford, vice-president; J. Ingram, secretary-treasurer; A. Dorfman, managing director; F. H. Hamilton, John H. Black, R. T. Shillington, and E. Turk, directors. The head office is at Silver Centre.

W. J. Dobbins is manager, and 81 men are employed at the mine in South Lorrain township, district of Timiskaming.

The manager's report for the fiscal year ending February 28, 1930, is as follows:—

Summary of Underground Operations

During the year the following underground development has been carried out on the upper contact:—

	Feet	Cost per foot
Drifting and crosscutting	4,694	$15.48
Raising	671	14.74

In addition development on the lower contact was as follows:—

Drifting	feet	2,249
Raising	feet	106
Stoping	cu. ft.	1,425
Total cost		$74,132.74

Some 17,433 tons of ore were hoisted. Of this amount 16,525 tons were taken from the stopes; the remainder came from development.

Results of Development

The footage accomplished during the year showed considerable reduction from the previous year, due mainly to the fact that many sections of the mine have been eliminated from further exploration. In addition to this factor, the low price of silver has not warranted the exploration of minor indications.

While some ore was discovered in the course of development, the principal discoveries of ore were made by the more intensive exploration of certain sections of the mine already opened up. This work produced some very rich shoots, thereby making possible the increased production over that of the previous year and compensating to some extent for the drastic decline in the price of silver.

Work on the lower contact was continuous throughout the year, and while no large shoots of ore were found, some very high grade ore, in small sections, was encountered. Towards the end of the fiscal period encouraging results were obtained in a raise above the main or 1,420-foot level. This raise is on the principal break discovered on the lower contact and although not the Woods fault it has similar strength and characteristic conditions surrounding it.

Mill Statistics

During the year, 13,745 tons of ore was milled. Abbreviated statistics are as follows:—

Ore milled	tons	13,745
Heads average	ounces	25.8
Tails average	ounces	3.5
Extraction average	per cent.	86.7
Average running time	per cent.	78.4

Production

Production for the year (based on actual smelter returns) was as follows:—

	Pounds, net	Silver, ounces	Cobalt, pounds
Picked ore	237,697	617,974.57	26,369
Concentrates	732,690	310,421.44	26,911
Total	970,387	928,396.01	53,280

The corresponding figures for the silver and cobalt produced during the previous year were 684,997 ounces and 100,889 pounds, respectively.

PRODUCTION DURING PREVIOUS YEARS

	Pounds, net	Silver, ounces	Cobalt, pounds
1913	322	872.7	....
1914	2,327.4	3,183.03	....
1918	145,048	39,557.25	1,061
1919	31,766	4,565.82	3,160.3
1920	119,770	8,253.44	9,896.86
1921	676,411.5	313,230.88	60,566.72
1922 and first 2 months 1923	2,286,497	1,146,961.56	196,927
Fiscal year, 1923-24	1,973,832.75	1,600,739.68	171,357
Fiscal year, 1924-25	2,668,241.75	1,880,351.88	228,450
Fiscal year, 1925-26	2,077,548	1,514,407.48	181,054
Fiscal year, 1926-27	2,064,742.5	1,640,007.96	185,830
Fiscal year, 1927-28	1,203,207.5	994,582.75	92,962
Fiscal year, 1928-29	992,525	684,997	100,889
Total	14,242,239.4	9,831,711.43	1,232,153.88
Fiscal year, 1929-30	970,387	928,396.01	53,280
Total production to February 28, 1930	15,212,626.4	10,760,107.44	1,285,433.88

COST OF PRODUCTION

(Based on 13,865 tons of ore treated, producing 928,396 ounces silver

	Total cost	Cost per ton	Cost per ounce
Development	$156,670.20	$11 30	$0 169
Ore extraction	84,900 71	6 12	.091
Ore sorting	7,352 40	53	.008
Milling	32,672.39	2 36	.035
Shipping and marketing	33,552.92	2 42	.036
Administration	31,006.07	2 24	.033
General maintenance	12,035.98	87	.013
Head office expense	9,949.21	72	.011
Corporate expense	17,834.17	1 28	.019
Total	$385,974.05	$27.84	$0.415

Ore Reserves

No attempt has been made to calculate ore reserves. The situation with regard to available ore is as favourable as it was at the beginning of the fiscal period, but the areas of possible exploration have naturally diminished.

Laurentian Mines, Limited

The old Laurentian mine in Coleman township, district of Timiskaming, was operated under lease by Laurentian Mines, Limited.

A small test shipment yielded silver and cobalt having a value of $191.

E. Lynch

E. Lynch operated the Peterson Lake mine in Coleman township, district of Timiskaming, under lease.

From a small test shipment of ore, values of $33 in silver and $138 in cobalt were obtained.

George Martin

The Crown Reserve mine in Coleman township, district of Timiskaming, was leased to George Martin.

Shipments of silver ore and metallics and cobalt ore had a value of $4,612.

Mining Corporation of Canada, Limited

The Mining Corporation of Canada, Limited, has an issued capital of $8,300,250 in shares of $5 par value. The directors and officers of the company are: J. P. Watson, president; E. H. Rose and G. M. Clark, vice-presidents; G. C. Ames, secretary-treasurer; A. B. Stodart, J. G. Watson, and C. E. Trafford, directors. M. F. Fairlie is managing director.

The average number of men employed at Cobalt was 165. During the early part of the year, only about 15 men were employed at Frontier mine, South Lorrain, but extended operations increased the number to 139 during the last six months.

The president's report to the shareholders for the year ended December 31, 1930, is as follows:—

Cobalt and South Lorrain

The item of mining rights, which stood in the last balance sheet at $3,650,000, represented the properties in these areas which are slowly coming to an end, and your directors think it advisable to write this amount off entirely.

The Cobalt Reduction Company realized on its liquid assets, and the amount received was paid over to the corporation.

The total production of silver in 1930 from both Cobalt and South Lorrain was 964,189 ounces, and the production of cobalt was 361,038 pounds (nearly 20 per cent. of the world's consumption of this metal).

The price of cobalt remained satisfactory throughout the year, but the continued drastic decline in silver seriously curtailed the profits at these mines.

Hudson Bay Mining and Smelting Company

The plant is now in production and is running smoothly.

Base Metals Mining Corporation

Operations of this company were discontinued pending a return of more normal metal prices. While the company could still operate at a small profit, the directors deem it inadvisable to continue production at the prevailing low prices.

Quemont Mining Corporation

Work on this property was discontinued in August. The company had money in the treasury, and the directors of the Mining Corporation arranged in November last for Quemont Mining Corporation to obtain a 7½ per cent. interest in the Ashley Gold Mining Corporation for $25,000, with the right to participate to the extent of a further $25,000 in the option now held by the Mining Corporation on all of the treasury stock. This option will be exercised.

Mincor Exploration and Development Company

Nothing of importance was discovered during the year.

Ashley Gold Mining Corporation

The developments on the holdings of this company up to the date of this report have been good and are described in the managing engineer's report so that the shareholders might have the latest information. The financing of the development of the properties belonging to this company is being undertaken by the Mining Corporation of Canada out of its own treasury funds, as the directors feel that all possible benefits of this new discovery should accrue to the shareholders of the Mining Corporation of Canada. No public financing will, therefore, be undertaken until a better idea of the true value of the Ashley Gold Mining Corporation's holdings is available.

General

The claims staked in the Stikine River area in British Columbia did not come up to expectation and the claims have been dropped.

Claims in the Pascalis district, Quebec, and in Tyrrell township, Ontario, were staked by the corporation's prospectors, and the necessary preliminary work will be done on these claims during the present year.

Increase of Capital

In the notice convening the meeting, shareholders will note that there is a resolution proposing that the capital stock of the corporation be increased from 1,660,050 shares to 2,000,000 shares. The directors also deem it to be in the general interest of the shareholders to change the shares from a par value of $5 each to no par value. In making this change it will enable the directors to deal with the large item standing at the debit of profit and loss represented by the writing off of the item of mining rights and the heavy item of depreciation in investments due to the decline in the market value of the corporation's holdings, but no valuation has been placed upon the corporation's large holding in the Ashley gold property. The increase of capital will put the corporation in a position to issue new shares as and when occasion demands and circumstances warrant, so that your directors may be able to take advantage of any favourable opportunity which presents itself for extending the operations of the corporation. The directors have no intention of issuing any shares in the immediate future, but they cannot, of course, forecast when a favourable opportunity for utilizing further capital may present itself, but in any such issue the shareholders may be assured that their interests will be fully protected and looked after. When it is decided to issue any of the new shares, it is the intention of the directors to make the first offering of shares on advantageous terms to the shareholders *pro rata*.

The managing engineer's report for the year ending December 31, 1930, is as follows:—

Conforming with a policy in force for the past three years, the mining interests of the corporation have become more diversified and now include interests in lead, zinc, copper, and gold properties along with the long-established operations at Cobalt and South Lorrain.

The latter have had to face another year of declining silver prices, requiring a complete change in production methods in order to attain even moderate profits. Silver production of 964,189 ounces compares with 985,249 ounces during 1929.

Fortunately a better market for cobalt metal obtained throughout the year, and under a favourable contract every effort was made to increase the production of that metal. As a result, almost 20 per cent. of the world's requirements of cobalt metal for the year was supplied by this corporation.

Production, 1930

	Tons treated	Ounces silver produced
Cobalt properties	20,075	559,286
South Lorrain properties	1,490	404,903
Total	21,565	964,189

Included in the above production, the following tonnages were disposed of without treatment at the local plant of the corporation: 182.39 tons of high-grade silver ore, containing 394,995.69 ounces; 1,530.41 tons of low-silver, high-cobalt ore, containing 151,510.23 ounces. Cobalt metal, contained in high-grade and cobalt ore, amounted to 361,038 pounds, as compared with 21,413 pounds in 1929.

The details of tonnage treated, production, etc., from mill ore in 1930 are given in the table below:—

Tons of mill ore treated	19,853
Assay value, ounces silver per ton	24.59
Ounces contained	488,264.42
Ounces returned by Reduction Company	417,682.90
Percentage returned under contract	85.54

The table below gives the production by years from the mines of the corporation. The aggregate amounted to 47,965,423 fine ounces at December 31, 1930.

TOTAL PRODUCTION IN OUNCES FINE SILVER TO DECEMBER 31, 1930

	Cobalt mines	South Lorrain mines	Total
Prior to 1908	118,616	....	118,616
Year ended December 31, 1908	633,516	....	633,516
“ “ “ 1909	442,254	....	442,254
“ “ “ 1910	471,965	....	471,965
“ “ “ 1911	1,777,002	....	1,777,002
“ “ “ 1912	2,827,826	....	2,827,826
“ “ “ 1913	3,784,718	....	3,784,718
January 1, 1914, to March 31, 1914	866,622	....	866,622
April 1, 1914, to December 31, 1914	3,185,124	....	3,185,124
Year ended December 31, 1915	4,563,956	....	4,563,956
“ “ “ 1916	4,457,441	....	4,457,441
“ “ “ 1917	4,485,542	....	4,485,542
“ “ “ 1918	1,708,252	....	1,708,252
“ “ “ 1919	1,230,653	....	1,230,653
“ “ “ 1920	1,664,018	....	1,664,018
“ “ “ 1921	1,226,717	....	1,226,717
“ “ “ 1922	1,462,269	....	1,462,269
“ “ “ 1923	727,115	1,333,334	2,060,449
“ “ “ 1924	851,280	521,878	1,373,158
“ “ “ 1925	898,008	1,134,097	2,032,105
“ “ “ 1926	1,105,456	1,104,597	2,210,053
“ “ “ 1927	1,217,180	902,591	2,119,771
“ “ “ 1928	918,266	395,692	1,313,958
“ “ “ 1929	970,954	14,295	985,249
“ “ “ 1930	559,286	404,903	964,189
Total	42,154,036	5,811,387	47,965,423

Mining Operations

Cobalt.—During the first half of the year, efforts were directed toward meeting declining silver prices by selective mining. Although the grade of mill ore was thereby successfully raised, it was still found impossible to mine and mill low-grade ore at a profit. The milling plant of the Cobalt Reduction Company was, therefore, shut down in August. For the remainder of the year, operations at Cobalt were confined to the mining of the richer sections of silver- and cobalt-bearing veins, the broken ore being subjected to hand-sorting only. By this method a moderate profit was attained.

The cobalt ore produced under the above conditions had a cobalt metal content of 68,687 pounds, exclusive of that contained in milling ore.

South Lorrain.—An increased demand for cobalt metal and a favourable smelter contract permitted the reopening of the Frontier and Crompton properties, where there still remained a considerable tonnage of this hitherto unprofitable ore. In the course of operations, several shoots of high-grade silver ore were developed, which added materially to profits for the year.

Practically no shipments of low-grade ore to Cobalt were made, treatment being confined to hand-sorting and rough concentration of the fines by jigs and tables without preliminary crushing.

The following shipments of ore represent the production of the Frontier and Crompton properties for the year: 172 tons of mill ore, with a head assay of 51.23 ounces, containing 8,812.30 ounces; 1,178.55 tons of low-silver, high-cobalt ore, assaying 50.94 ounces, containing 60,036.38 ounces; 139.85 tons of high-grade silver ore, assaying 2,408.48 ounces and containing 336,826.30 ounces.

The total silver content of all classes of ore from the Frontier and Crompton properties was 405,674.98 ounces, as compared with 14,422.30 ounces for the previous year. Production of cobalt metal from the two properties was 292,351 pounds.

Ore Reserves.—A limited tonnage of silver and cobalt ore remains to be extracted at Cobalt and South Lorrain. It is probable, however, that production on a moderately profitable basis can be maintained well into the coming year.

Other Properties in Ontario

Bannockburn and Argyle Townships.—Shareholders have already been advised in the last quarterly report of the staking of 18 claims by prospectors in the employ of the corporation, and of the first results of diamond-drilling on the Ashley vein. Since that report, 6 more diamond-drill holes have been completed, proving the continuation of the vein to a total length of 884 feet. There is every reason to suppose that this length will be further extended both north and south. Intersections of the vein in the later holes have been at depths of 200 to 275 feet. Over a length of 525 feet, diamond-drill results have proved average values of $10.68 in gold over a width calculated to 4 feet.

The Ashley vein occurs in Keewatin volcanic rocks, mostly basalt, has a strike approximately north and south, a dip to the west varying from 45 to 60 degrees, and width varying from 5 feet to 11 feet. There is evidence, though yet unproved, that the vein occupies a fault plane. Lost core and ground-up core in the vein zone has made drilling difficult.

Two other veins in addition to the Ashley have already been discovered. One of these, the Garvey vein, lying three-quarters of a mile to the northwest, has been proved by cross-trenching for a length of 500 feet. This vein, with a width of from 3 to 5 feet, dips flatly to the northwest. Some spectacular gold values have been shown in the preliminary trenching. It will be diamond-drilled at depth in the near future.

The third vein, narrow in width but with very high gold values, has been exposed in trenching about 150 feet east of the Ashley vein, of which it seems to be an offshoot

A complete plant and equipment for shaft-sinking and mine development has already been delivered at the property, along with sufficient supplies for full operations during 1931. A shaft will be sunk to 500 feet with four levels, and lateral development will be continued throughout the year along with underground diamond-drilling.

Electric power at reasonable cost will eventually be available at points either 9 miles to the east or 28 miles to the west, the latter being the Ontario Hydro line to Sudbury.

Preliminary results from diamond-drilling point to the Ashley discovery being one of major importance, and shareholders will be kept informed of the results of operations as work during the year proceeds. The above brings the information on this property up to March 12, 1931.

Mosher Group.—These claims, 9 in number, adjoin the Ashley group on the north and are under option to the corporation, in association with the Huronian Mining and Finance Company. They are favourably located and will be prospected during the year.

Tyrrell Township.—Nine claims were staked by prospectors in the employ of the corporation. These claims adjoin a group on which a gold discovery has been made by the McIntyre-Porcupine Mines, and preliminary work will be done following the spring break-up.

Sudbury.—Examination and geological mapping of the large acreage in this district controlled by the corporation continued during the past season, but no important discoveries were made.

Cobalt Reduction Company, Limited

As the operation of the milling plant of this subsidiary of the corporation was stopped in August, the usual tables are not included in this report. A small profit from operations was attained and was paid to the corporation in the form of a dividend.

Morrison Mines, Limited

Morrison Mines, Limited, operated their property in the township of Nicol, district of Timiskaming, throughout the year 1930, with an average force of 17 men. The officers and directors of the company are: Horace F. Strong, president and managing director; Jas. Cunningham, secretary-treasurer; Joseph Montgomery, vice-president; H. D. Fripp and T. F. Ahearn, directors.

The president's report for the year ending December 31, 1930, is as follows:—

During the past twelve months, operations have been maintained without interruption on the company's property, and herewith is submitted a summary of work performed:—

DEVELOPMENT

Level	Drift	Crosscut	Raising	Sinking
	feet	feet	feet	feet
350-foot sub	45	....	30	....
370-foot	....	....	20	....
425-foot	278	32	105	46
465-foot	130	....	30	....
Total	453	32	185	46

This gives an over-all development footage of 716 feet, about 50 per cent. of which was in ore.

Production

Stoping amounted to about 1,250 cubic yards and, with the ore from development, totalled a tonnage hoisted of 4,024 tons. Some 200 tons of this remain on the ore dump, and 3,824 tons were passed over the sorting grizzley, where 1,436 tons of waste were eliminated. The resultant product, totalling 2,388 tons, was trucked to the Castle-Trethewey Mines, Limited, mill and gave a recovery of 131,753 ounces of silver and 5,565 pounds of cobalt. Average recovery per ton of ore milled is, therefore, 55 ounces, and with tails averaging 5 ounces, gives a mill head of 60 ounces. To the above production can be added 11,029 ounces from 4.8 tons of high-grade picked from development ore before milling commenced.

Gross mine production for the year is, therefore, 142,782 ounces of silver and 5,565 pounds of cobalt. The average content per ton of material broken as ore was 38.7 ounces.

Production from Mill Rock Dump.—In September an agreement was reached with Castle-Trethewey Mines, Limited, for the treatment (without any financial risk or obligation on the part of your company) of 1,000 tons out of about 3,000 tons of mill ore dump, on the basis of an even division of the profits after deducting a loading, trucking, and milling charge of $4 per ton. Some 974 tons were treated on this basis and yielded 14,892 ounces. The grade being low and with the further drop in silver, the return from this source was negligible and the arrangement was discontinued.

Ore Reserves

Of the new developments referred to above, the winze from the 425-foot level to the 465-foot level and the 130 feet of drifting on the 465-foot level was the most consistent and productive, all the material broken averaging over 50 ounces per ton and mill shipments averaging around 70 ounces per ton. The winze was sunk upon a vein which produced a pocket of high-grade on the 425-foot level and which dipped to the north as against all our other veins dipping to the south. This winze opened up a set of conditions not before encountered and which, in the writer's judgment, from the point of view of ore deposition, are most important. This view has been confirmed by the production of about 50,000 ounces and the development of a further 70,000 ounces (in 50-ounce ore) above the 465-foot level in the small amount of work done to date in this section.

The westerly ore shoots are essentially low-grade and are estimated to contain, as of December 31, 1930, about 7,000 tons of 20-ounce ore, containing 140,000 ounces; and 200 tons of 50-ounce ore, containing 10,000 ounces. The easterly shoots are estimated to contain 1,000 tons of 25-ounce ore, containing 25,000 ounces; and 2,400 tons of 50-ounce ore, containing 120,000 ounces; or a total of 10,600 tons of about 28-ounce grade, containing a total of about 295,000 ounces of silver.

Present Status

The crash in silver, during the closing two weeks of the year, to below 30 cents per ounce, decided a suspension of operations as of December 31.

William Newton

William Newton, of New Liskeard, operated the Silver Queen property in Coleman township, district of Timiskaming, under lease in 1930.

Values of $12 in silver and $39 in cobalt were obtained from a test shipment of one ton.

Nipissing Mining Company, Limited

Nipissing Mines Company, Limited, has a capital of 1,200,000 shares of $5 par value. The directors of the company are: E. P. Earle, president and treasurer; Alexander Fasken, vice-president and secretary; Richard T. Greene, August Heckscher, C. W. Nichols, Halstead Lindsley, and Hugh Park, directors. The head office is in the Excelsior Life Building, Toronto, and the New York office is at 165 Broadway.

The operating company is the Nipissing Mining Company, Limited, with a capital of 2,500 shares of $100 par value. The officers and directors of the company are: Alexander Fasken, president and secretary; E. P. Earle, vice-president and treasurer; Richard T. Greene, C. W. Nichols, and Hugh Park, directors. The operating officials are: Hugh Park, general manager, and E. V. Neelands, manager.

The net value of Nipissing shipments in 1930 was $790,897.87. During the year $360,000 was paid in dividends.

The property at Cobalt, Coleman township, district of Timiskaming, operated throughout the year 1930, employing an average of 195 men.

The general manager reports as follows for the year 1930:—

Summary of Results

The net result for 1930 was a satisfactory production of silver and a most unsatisfactory market price for the metal.

From an operating standpoint, the year's results were better than anticipated. There was some decrease in tons treated, but the ounces of silver produced were about the same as in 1929, due to a higher average head assay of ore treated at the low-grade mill. The tons of ore treated at the high-grade plant and the ounces of bullion produced at the refinery exceeded the quantities produced in 1929. From a milling and production point of view the results of the year were gratifying.

As in recent years, production was obtained from a number of small low-grade veins, assisted by the removal of several high-grade pillars and the occasional development of high-grade shoots in some of the current work on new veins. None of these operations was extensive at any one place, and the amount of ore now assured is difficult to estimate. Present reserves, as at the end of the year, are estimated at 10,000 tons, containing 300,000 ounces. There is also a reserve, in residue dumps and in a number of veins underground, of material containing cobalt, silver, and associated minerals, which is available for future shipment or treatment. An appreciable income has been derived from this source in past years.

Shipments of bullion contained 1,800,000 fine ounces, part of which was from inventory at the beginning of the year. The total production of silver from the commencement of operations, including inventory at the end of the year, is in excess of 84,000,000 ounces of silver.

The operating results for the year were practically nullified by the extreme decline in the price of silver. The following table is of interest:—

	Average price, cents
1920	100.899
1928	58.176
1929	52.993
1930	38.154
January, 1931	29.423
February, 1931	26.773

The year 1930 started at a price for silver which was within a fraction of the lowest on record up to that time; by the end of the year it had fallen 15⅝ cents, or one-third, to a new low. There were further decreases in the first two months of 1931, a new all-time low of 25¾ cents being recorded on February 16. Operating profits under such conditions are impossible.

The ounces of silver produced in 1929 and 1930 were almost identical. The effect of the 15-cent drop meant $235,000 less valuation for the same number of ounces and directly concerns the items of production, inventory, and surplus. In determining the value of the year's production, the result was adversely affected to a large extent by reason of the fact that the inventory at the beginning of the year was calculated at 46¾ cents per ounce, whereas the inventory at the end of the year was valued at 31⅛ cents per ounce.

The large low-grade occurrence of sulphides on the company's group of claims at Nisto lake, Saskatchewan, was tested at depth by a number of diamond-drill holes. Results indicate a deposit similar in size and grade to the surface exposure. It has no economic value at the present time.

The regular staff of prospectors and engineers were at work in many areas in various parts of the Dominion. Some districts were promising and a number of claims were staked.

Numerous properties were examined, and several options were taken in what may prove to be interesting fields.

The immediate future at the Cobalt property is somewhat in doubt. As advised from time to time in previous reports, the operations are becoming more restricted, even at what may be termed a satisfactory price for silver. No doubt additional ore will be encountered from time to time, but the possibilities for future profits will depend on the successful search for new properties and the price of silver.

PRODUCTION IN 1930

	Silver, fine ounces	Gross value	Net value
Shipments in 1930	1,905,425.01	$796,834.82	$790,897.87
On hand at mine, December 31, 1930	781,197.63	439,679.96	434,443.49
Total	2,686,622.64	$1,236,514.78	$1,225,341.36
On hand at mine, December 31, 1929	1,140,353.11	726,518.58	717,223.06
Nipissing production	1,546,269.53	$509,996.20	$508,118.30

SOURCES OF PRODUCTION

	Tons
FROM UNDERGROUND:	
Shaft No. 19	22,599
Shaft No. 49	807
Shaft No. 63	5,650
Shaft No. 73	11,300
	40,356
In battery bin, December 31, 1929	650
	41,006
In battery bin, December 31, 1930	600
Total ore milled	40,406

The various products treated in the high-grade plant were:—

HIGH-GRADE ORE TREATMENT

	Tons	Assay	Ounces contained
Concentrate	620	$1,876	1,163,052
By-products	28	3,455	96,745
Total	648	$1,944	1,259,797

The refinery treated precipitate containing 1,553,376 fine ounces. Shipments of bullion amounted to 1,821,643 fine ounces; shipments of residue amounted to 1,205 tons.

LOW-GRADE MILL

	Tons	Assay	Ounces contained
Ore treated	40,406	$40.29	1,628,040
Recovered in products:			
Precipitate	15	25,057	375,851
Coarse concentrate	554	2,002	1,109,219
Fine concentrate	84	711	59,696
Total recovery	....	....	1,544,766

Average tailing, 2.09 ounces, recovery 94.89 per cent. Twenty stamps ran 340 days, 3 hours, or 93.19 per cent. of possible running time. They crushed 118.80 tons per day, or 5.94 tons per stamp per day.

SUMMARY OF UNDERGROUND WORK, 1930

Shaft	Drifting	Cross-Cutting	Raising	Total	Stoping
	feet	feet	feet	feet	cu. yds.
No. 19	2,173	1,285	107	3,565	6,266
No. 49	....	....	....	....	212
No. 63	387	284	44	715	933
No. 73	61	152	....	213	3,016
No. 127	921	310	11	1,242	45
Cobalt vein	....	....	....	....	201
Total	3,542	2,031	162	5,735	10,673

M. J. O'Brien, Limited

Miller Lake O'Brien Mine

The Miller Lake O'Brien mine, Nicol township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and H. G. Kennedy is manager. One hundred and eight men are employed.

The underground development for the year amounted to 1,283 feet of drifting, 887 feet of crosscutting, 40 feet of raising, 3,696 cubic feet of station-cutting, and 311,323 cubic feet of stoping. Ore hoisted amounted to 25,716 tons, containing 1,264,884 ounces of silver. There were shipped 22.8 tons of high-grade and 337 tons of concentrates.

O'Brien Mine

The O'Brien mine in Coleman township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and W. A. O'Flynn is manager. An average of 170 men is employed.

The underground development for the year amounted to 5,456 feet of drifting and crosscutting and 435 feet of raising. Some 60,947 tons of ore were stoped; 56,248 tons of ore, containing 2,287,250 ounces of silver, were hoisted. Of the ore hoisted, 9 tons were high-grade.

Diamond-drilling at the Cross Lake mine amounted to 5,455 feet.

C. W. Price

C. W. Price operated the Foster mine in Coleman township, district of Timiskaming, under lease during 1930, employing three men.

Ore shipped to Deloro produced values in silver and cobalt amounting to $8,528.

C. P. Roper

C. P. Roper operated the Silver Cliff property in Coleman township, district of Timiskaming, under lease from January to July, 1930.

Shipments of ore and bullion having a value of $4,961 were made to the Deloro smelter and the Cobalt Reduction Company.

Sandoe and Moyle

Richard Sandoe and H. Moyle operated the Temiskaming mine in Coleman township, district of Timiskaming, under lease.

Silver and cobalt ores, valued at $6,727, were shipped to Deloro.

A. Sarabura

A. Sarabura leased the Lumsden mine in Coleman township, district of Timiskaming, during 1930.

Cobalt and silver valued at $101 were recovered from a small shipment of ore.

Smith and Laycock

The Hudson Bay mine in Coleman township, district of Timiskaming, was leased to W. H. Smith and Mr. Laycock.

Ore and metallics having a value of $6,624.70 were shipped to Deloro.

Roy Sullivan

Roy Sullivan leased the Provincial mine in Coleman township, district of Timiskaming, during 1930.

Ore containing $2,485 in silver and $2,291 in cobalt was shipped.

F. H. Todd

F. H. Todd, of Cobalt, leased the Victory mine in Coleman township, district of Timiskaming, in 1930.

From a small shipment of ore, values of $13 in silver and $54 in cobalt were obtained.

C. F. Tuer

C. F. Tuer, of Haileybury, operated the Kissinger property in Coleman township, district of Timiskaming.

A small test shipment containing 42 ounces of silver and 240 pounds of cobalt and having a total value of $160 was made.

R. N. Ward

The old Stoneham property in Coleman township, district of Timiskaming, was leased to R. N. Ward.

Cobalt ore having a value of $368.69 was shipped to Deloro.

Yorkshire Cobalt Mining Company

The Yorkshire Cobalt Mining Company operated their property in the township of Bucke, district of Timiskaming, with a force of 7 men. The owners of the property are: W. E. Seed, Chas. P. Roper, Frank H. Todd, and Wm. E. McCready. Wm. E. McCready is manager.

The development work for the year consisted of 150 feet of drifting and 25 feet of raising. A hoist-house, power-house, sleep-camp, and cook-camp were built.

Shipments to Deloro amounted to 6,316 pounds of ore containing 479 pounds of cobalt.

TALC

Canada Talc Company, Limited

The mine and mill of the Canada Talc Company, Limited, in Hastings county, were operated throughout the year.

The shaft was sunk a further 65 feet, and 92 feet of shaft timbering was renewed between the 2nd and 4th levels. The talc was mined from the 3rd and 6th levels. A total of 4,173.27 tons was hoisted and milled.

Roy Taylor, Madoc, was manager, employing 9 men in the mine and 8 in the mill.

Geo. H. Gillespie Company, Limited

The Henderson talc mine and mill, near Madoc, in Hastings county, were operated during 1930 at 70 per cent. capacity.

Some 7,931 tons of talc were mined and milled. A 70-foot shaft was sunk below the 300-foot level. The talc was mined from stopes on the 300-foot level.

Seven men were employed in the mine and 15 at the mill. Geo. H. Gillespie, Madoc, is manager.

METALLURGICAL WORKS

Algoma Steel Corporation, Limited

The blast furnaces of the Algoma Steel Corporation, Limited, at Sault Ste. Marie, were operated as follows during the year 1930:—

Furnace	Days in operation	Product
		tons
No. 1	365	114,788
No. 2	Idle all year	....
No. 3	Idle all year	....
No. 4	187	97,240

No new equipment was added to the operating furnaces during the year. No. 3 furnace was completely relined but did not operate.

Jas. H. Bell is blast furnace superintendent.

Canadian Industries, Limited

The company completed the construction of a sulphuric acid plant and a "Nitre cake" plant in July, 1930, to adjoin the International Nickel smelter at Copper Cliff.

The sulphuric acid plant is connected by a 6-foot-diameter gas flue with the smelter, which supplies the sulphur gas necessary for the manufacture of sulphuric acid. The plant consists of three units, each with a capacity of 50 tons of acid a day.

The process used is to clean the gas with dilute acid sprays and a Cottrell plant, then to absorb the water vapour with strong acid. The clean dry sulphur dioxide is converted to sulphur trioxide by the catalytic action of vanadium or platinum. The sulphur trioxide is then dissolved in weak sulphuric acid and becomes commercial acid.

The "Nitre cake" plant was erected to manufacture acid sodium sulphate, which is an essential flux in the separation of nickel and copper. In this plant sodium sulphate from Saskatchewan is mixed with sulphuric acid and fused in an oil-fired furnace. The product is cast in bars and shipped to the International Nickel's Port Colborne refinery. The plant has a rated capacity of 200 tons of "Nitre cake" per day, which will require a consumption of 75 tons of sulphuric acid per day.

Production of acid and "Nitre cake" commenced in August, 1930, and an average of 100 men was employed.

W. H. De Blois is works manager; and G. G. Vincent, assistant works manager.

Deloro Smelting and Refining Company, Limited

The plant at Deloro operated throughout the year. On account of unsatisfactory market conditions, the output of cobalt products was curtailed and a considerable tonnage of cobalt ore was stored for future treatment. Important improvements in metallurgical efficiency and reductions in general costs were secured during the year, as an offset to decreased market prices of products.

The silver output for the year, approximately 6,500,000 ounces, constituted a record for this plant.

The officers of the company are: M. J. O'Brien, president; J. A. O'Brien, vice-president; F. A. Bapty, secretary-treasurer; S. F. Kirkpatrick, managing director. S. B. Wright is general manager, and R. A. Elliott is superintendent.

International Nickel Company of Canada, Limited

The refinery at Port Colborne was operated continuously throughout the year.

Ontario Refining Company, Limited

This company commenced operations at its new electrolytic copper refinery at Copper Cliff on August 1, 1930, sixteen months after construction work was started.

The officers and directors are: H. Steel, president; W. Hochschild, vice-president; H. K. Hochschild, secretary; W. H. Brady, treasurer; Britton Osler, J. E. Warren, John L. Agnew, and R. C. Stanley, directors.

It is owned jointly by the International Nickel Company of Canada, Limited; the American Metal Company, Limited; the Consolidated Mining and Smelting Company of Canada, Limited; and Ventures, Limited.

The plant covers about 12 acres and has an estimated capacity of 20,000,000 pounds of copper per month. Production during the five months of operation in 1930 was at about 50 per cent. of capacity. During this period an average of 367 men was employed on operation.

C. H. Aldrich is general manager. J. K. Bryan was succeeded as superintendent by F. Benard in November.

Steel Company of Canada, Limited

The Steel Company of Canada, Limited, operated "A" furnace at full capacity until September 9, with a production of 71,551 tons; and "B" furnace at full capacity until May 31, then at two-thirds capacity for the remainder of the year, with a production of 187,000 tons.

The average number of men employed during the year was 140. R. A. Gillies is blast furnace superintendent.

The officers of the company are: C. S. Wilcox, chairman of the board; R. H. McMaster, president; H. H. Champ, H. M. Jaquays, R. G. Wells, and H. T. Diplock, vice-presidents; H. S. Alexander, secretary; S. E. Le Brocq, comptroller.

MINING ACCIDENTS IN 1930

Chief Inspector of Mines, D. G. Sinclair, Toronto; Inspectors, R. H. Cleland, Timmins; E. C. Keeley, Kirkland Lake; D. F. Cooper, Sudbury; A. R. Webster, Toronto.

Accidents during 1930

During the year 1930 at the mines, metallurgical works, quarries, clay, sand, and gravel pits regulated by the Mining Act, there were 2,223 accidents to employees reported to the Department of Mines up to January 15, 1931. Fifty-six fatalities, arising out of 54 separate accidents, were recorded.

These returns represent a decrease of 221 in the total number of casualties and an increase of one in the number of men killed over the preceding year.

The report shows a fatality rate of 3.02 per thousand men employed, which is 0.02 per thousand lower than the average for the past twenty-five years.

There were 117 non-fatal accidents per thousand men employed, which shows a decrease of 9 per thousand from the rate in 1929.

The percentage of non-fatal accidents followed by infection decreased from 6.9 per cent. in 1929 to 6.2 per cent. in 1930.

Fatal Accidents

A comparison of fatal accidents for the past five years is given in the following table:—

Distribution	1926	1927	1928	1929	1930
Mines, underground	20	19	31	33	30
Mines, surface	3	4	2	2	3
Metallurgical works	3	3	4	2	11
Quarries	3	4	2	3	4
Clay, sand, and gravel pits	3	3	4	8	6
Total	32	33	43	48	54

By months the fatal accidents occurred as follows:—

Month	No. of accidents	No. of men killed
January	2	2
February	5	6
March	6	6
April	3	3
May	6	6
June	5	5
July	8	9
August	7	7
September	3	3
October	2	2
November	5	5
December	2	2
Total	54	56

Classifying the fatalities according to industries gives the following:—

Gold mines	18
Nickel mines	17
Silver mines	0
Copper-lead-zinc mines	0
Gypsum mines	0
Metallurgical works	11
Quarries	4
Sand, gravel, and clay pits	6
Total	56

ANALYSIS OF FATALITIES AT MINES, 1926–1930

Cause	1926	1927	1928	1929	1930
	per cent.	per cent.	per cent.	per cent.	per cent.
Fall of ground	17.39	26	6.6	14.3	45.6
Run of ore or rock	....	17.4	5.3	11.9	8.6
Shaft accidents	26.09	21.3	9.3	14.3	8.6
Explosives	43.48	4.3	12	28.6	8.6
Miscellaneous, underground	....	8.69	64	28.6	20
Surface	13.04	21.7	2.6	2.3	8.6

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS, QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1906–1930

Year	Persons killed at metallurgical works and mines	Persons employed at metallurgical works and producing mines	Persons employed at non-producing mines (estimated)	Total persons employed	Fatal accidents per 1,000 employed
1906	11	5,017	750	5,767	1.9
1907	22	6,305	1,140	7,445	2.93
1908	47	7,435	1,750	9,185	5.11
1909	49	8,505	2,000	10,505	4.66
1910	48	10,862	2,000	12,862	3.73
1911	49	12,543	2,000	14,543	3.37
1912	43	13,108	2,000	15,108	2.84
1913	64	14,293	2,000	16,293	3.93
1914	58	14,361	1,500	15,861	3.6
1915	22	13,114	1,500	14,614	1.51
1916	51	14,624	2,000	16,624	3.07
1917	36	16,791	1,000	17,791	2.02
1918	32	14,726	500	15,226	2.1
1919	39	11,926	1,000	12,926	3
1920	29	10,486	1,000	11,486	2.61
1921	24	8,436	1,000	9,436	2.54
1922	30	9,500	1,500	11,000	2.72
1923	30	10,500	1,500	12,000	2.5
1924	40	11,000	1,500	12,500	3.2
1925	42	11,500	1,500	13,000	3.23
1926	32	11,500	1,500	13,000	2.46
1927	33	13,311	2,000	15,311	2.1
1928	85	15,787	2,000	17,787	4.76
1929	55	17,145	1,849	18,994	2.89
1930	56	18,217	317	18,534	3.02

The comparative fatality rate per thousand men employed at mines, metallurgical works, quarries, and clay, sand, and gravel pits is as follows:—

	Men employed	No. killed	Rate per thousand
Mines	11,773	35	2.97
Metallurgical works	4,513	11	2.44
Quarries	1,448	4	2.76
Clay, sand, and gravel pits	800	6	7.5
Total	18,534	56	3.02

The occupation and nationality of the men killed at mines, metallurgical works, quarries, and clay, sand, and gravel pits are set out in the following table:—

Occupation	Finn	Roumanian	British	Jugo-Slav	Hungarian	Austrian	German	Czecho-Slovak	Italian	Pole	American	Total
Miner	4	1	1	1	....	....	....	....	....	....	....	7
Shaftman	1	1	2	....	....	....	....	....	....	....	....	4
Cage tender	....	1	1	....	....	....	....	....	....	....	....	2
Dry man	....	....	1	....	....	....	....	....	....	....	....	1
Transportation boss	....	....	1	....	....	....	....	....	....	....	....	1
Skip tender	....	....	1	....	....	....	....	....	....	....	....	1
Shift boss	1	....	....	....	....	....	....	....	....	....	....	1
Drill helper	....	....	2	....	....	....	....	....	....	1	....	3
Scaler	1	....	1	1	....	1	....	....	....	....	....	4
Mucker	1	....	....	1	....	....	....	....	1	....	....	3
Scraper runner	1	....	....	....	....	....	....	....	....	....	....	1
Scraper helper	1	....	....	....	....	....	....	....	....	....	....	1
Timber helper	....	....	1	....	....	....	....	....	....	1	....	2
Switchman	....	....	1	....	....	....	....	....	....	....	....	1
Trammer	....	....	....	....	....	....	....	1	....	....	....	1
Station tender	....	....	1	....	....	....	....	....	....	....	....	1
Electrician's helper	....	....	1	....	....	....	....	....	....	....	....	1
Labourer	....	....	3	1	1	....	....	....	....	1	....	6
Ladle man	....	1	....	....	....	....	....	....	....	....	....	1
Machinist's helper	....	....	....	....	....	....	....	....	....	....	1	1
Electrician	....	....	1	....	....	....	....	....	....	....	....	1
Engineer	....	....	1	....	....	....	....	....	....	....	....	1
Furnace man	....	....	....	....	....	....	....	....	1	....	....	1
Farmer	....	....	3	....	....	....	....	....	....	....	....	3
Locomotive driver	....	....	1	....	....	....	....	....	....	....	....	1
Sampler	....	....	1	....	....	....	....	....	....	....	....	1
Crane man	....	....	2	....	....	....	....	....	....	....	....	2
Fitter	....	....	1	....	....	....	....	....	....	....	....	1
Feeder	....	....	....	....	....	....	....	....	....	1	....	1
Machinist	....	....	....	....	....	....	1	....	....	....	....	1
Total	10	4	27	4	1	1	1	1	2	4	1	56

The ages of the men killed are as follows:—

17–20	21–25	26–30	31–35	36–40	41–45	46–50	Over 50	Unknown	Total
1	12	16	11	6	1	1	7	1	56

Non-Fatal Accidents

The causes of non-fatal accidents at mines are shown in the following table:—

Cause	Surface	Underground	Total
Rock or ore at face		227	227
Fall of persons	58	145	203
Falling objects	53	132	185
Fall of rock or ore from face, wall, or back		143	143
Tramming	4	126	130
Rock or ore at chute		113	113
Flying objects, sledging, etc.	9	100	109
Crushed between two objects	18	81	99
Hand tools	26	52	78
Strain while lifting	20	54	74
Nails or splinters	10	56	66
Drilling machines		63	63
Machinery	28	11	39
Running into or striking against objects	2	31	33
Fall down shaft, winze, raise, or stope		19	19
Explosives	2	13	15
Burns	12	4	16
Cage, skip, or bucket	1	5	6
Electricity	6		6
Explosion of carbide	1	3	4
Gas		4	4
Poisoning from cyanide, mercury, etc.	2		2
Unclassified	4	1	5
Total	256	1,383	1,639

The causes of non-fatal accidents at metallurgical works were:—

Falling objects	71
Fall of persons	51
Burned by slag, matte, or scrap	27
Crushed between two objects	17
Flying objects, sledging, etc.	17
Transportation	14
Hand tools	14
Machinery	14
Running into or striking against objects	10
Burns	9
Cranes, ladles, hooks	8
Nails or splinters	7
Strain while lifting	5
Burns by acid	5
Electricity	4
Unclassified	2
Total	275

The causes of non-fatal accidents at quarries were:—

Handling material	62
Fall of persons	18
Falling objects	16
Flying objects, sledging, etc.	15
Machinery	15
Strain while lifting	10
Hand tools	10
Fall of rock	10
Transportation	9
Crushed between two objects	8
Hoists, derricks, elevators	4
Running into or striking against objects	4
Explosives	3
Nails or splinters	3
Burns	2
Total	189

The causes of non-fatal accidents at gravel, sand, and clay pits were:—

Falling objects	13
Falls of persons	9
Fall of material	9
Machinery	7
Transportation	6
Crushed between two objects	5
Hand tools	5
Strain while lifting	4
Running into or striking against objects	2
Flying objects	1
Nails or splinters	1
Burns	1
Explosives	1
Total	64

Infection

Records show that infection followed in 134 cases out of 2,167 non-fatal accidents:—

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground	1,383	98	7.1
Mines, surface	256	22	8.5
Metallurgical works	275	7	2.5
Quarries	189	6	3.2
Gravel, sand, or clay pits	64	1	1.6
Total	2,167	134	6.2

Accidents from Explosives

Cause	Non-fatal		Fatal		Total	
	No. of accidents	Men injured	No. of accidents	Men killed	No. of accidents	Men killed or injured
Drilled into explosives	4	5	3	3	7	8
Struck by rock from blast	2	2	1	1	3	3
Returned to delayed blast	2	3	....	....	2	3
Concussion from blast	2	3	....	....	2	3
Handling explosives	2	2	....	....	2	2
Premature explosion	1	2	....	....	1	2
Explosion while sledging	1	1	....	....	1	1
Total	14	18	4	4	18	22

Electric Accidents

The following table shows the fatal accidents due to the use of electricity at mines, metallurgical works, and quarries during the past ten years:—

1921	1922	1923	1924	1925	1926	1927	1928	1929	1930
2	....	....	1	3	....	2	1	....	6

The following table shows the voltage of the circuits on which the fatal accidents occurred:—

Volts	No. of accidents
110	3
220	1
550	8
2,200	3
Total	15

Classifying the accidents according to the industry shows the following:—

Mines, surface	5
Metallurgical works	6
Quarries	4
Total	15

The number of fatal accidents from electricity in 1930 greatly exceeded that of any previous year.

Three of these occurred on 110-volt circuits. One was caused by the victim not realizing the danger from a low-voltage circuit and deliberately touching the exposed part on a broken light socket. There was no evidence that another accident was caused by electric shock except that the man was holding a 110-volt extension cord in his hand when he collapsed. The third fatal accident on a low-voltage circuit was caused by a mechanic receiving a shock while holding an electric drill, with the result that he fell from a railway bridge. His death was caused by a fractured skull, due to the fall, but the accident might have been prevented had a ground wire been attached to the drill.

The accident on a 550-volt circuit was due to a moment of forgetfulness on the part of an electrician, when he evidently touched a live circuit while waiting for an assistant to open a switch.

One accident on a 2,200-volt line was the result of inexperienced helpers working in the vicinity of a high-voltage circuit without close supervision. The other was due to the failure of workmen to open a disconnecting switch in their haste to make repairs to an electric shovel.

The following table shows the number of non-fatal electric burns during the past ten years:—

1921	1922	1923	1924	1925	1926	1927	1928	1929	1930
6	6	9	9	6	5	10	4	14	10

The causes of non-fatal electric burns in 1930 were:—

Arc when closing switches	6
Arc when opening switches	1
Flash while locating ground	1
Defective insulation	1
Attempting to connect ammeter across line	1
Total	10

Electric Fire

A small fire occurred on the 1,500-foot level of the McIntyre mine, about 3.15 A.M., on June 18, when an electric cable ruptured, either from faulty construction or previous injury, and ignited the insulation.

At the place where the fire broke out three cables were supported by a steel messenger wire supended from the roof of the level.

The cables were: power cable, 3-conductor, No. 10 wire, 550-volt, rubber-covered, with fine steel wire braided armour covered with rubber belting; charging cable, 2-conductor, No. 4 wire, 110-volt, rubber-covered; lighting cable, 2-conductor, No. 12 wire, 110-volt, rubber-covered.

The cables were run from a concrete link-house to apparatus installed in fireproof compartments and were not attached to timbers or other inflammable material at any point. The installation was such that there was no possibility of the fire spreading beyond the cables themselves.

Prosecutions

Before Magistrate Atkinson at Timmins, on September 24, Peter De Santis, manager of the De Santis Gold Mining Company, Limited, pleaded guilty to a charge of operating a shaft in Ogden township without providing the closely-boarded partition between the hoisting compartment and the ladderway required by section 163, subsection 90, of the Mining Act.

A fine of $100 and costs was imposed.

Before Magistrate McKessock, at Sudbury, on November 17, Vili Luoma, Finn, aged thirty years, single, a raise driller at the Frood mine of the International Nickel Company of Canada, Limited, employed since August 10, 1929, was fined $10 and costs for a contravention of section 163, subsection 52, of the Mining Act. He was charged with having placed explosives in No. 3 shaft cage without supervision of an authorized person, by transporting an electric blasting cap on his person in the cage from the 2,400-foot level to the surface, on November 7.

The electric blasting cap was found in Luoma's underground clothes when his locker was searched by company police looking for stolen explosives. It proved to be a Dupont zero delay cap with enamel wires, a type that had been specially imported by the company and confined entirely to the 2,400-foot level, on which level the accused was working.

A charge was first laid under the Criminal Code but was later changed to the above, together with a charge of committing a careless act with explosives (regulation 42b).

Luoma frankly admitted having brought the cap to surface but maintained that he had done so accidentally through forgetfulness. He told a straightforward story of putting the cap in his pocket while assisting to load a raise round the previous day. He claimed that they were blasting with nine delays and had the caps in a fuse bag. After loading the zero delays he noticed they had requisitioned one too many zero caps, so he put it in his pocket to keep it from becoming mixed up with the remaining caps of different delays, and did not remember having done so until it was found in his clothing the following day.

He also stated that he had been hit on the head and face by falling rock when working in a raise on August 30, and showed a badly scarred face and head.

This accident, he claimed, had impaired his memory. The records showed this to be a compensation case.

The Magistrate held that regulation 52 did not contain the word "wilfully," hence he had no option but to find the defendant guilty, as he had admitted the charge. However, in view of the plausible explanation, he imposed the minimum fine.

The second charge under regulation 42b was withdrawn.

Before Magistrate Atkinson, on January 7, 1931, F. Tomlenson was convicted of drunkenness while underground at the Hollinger Consolidated Gold Mines, Limited, on December 24, 1930. Information was laid under subsection 285, of section 163, of the Mining Act.

Summary of Rope Tests, 1930

During the year, 301 tensile tests were performed in the Rope Testing Laboratory.

Of these, 42 were special tests on wire ropes or other material for different manufacturers and 19 were special tests for mining companies.

In the remaining 240 tests made on hoisting ropes, under the provisions of regulation 135, section 163, of the Mining Act, 25 defective ropes were detected and the removal from hoisting service of these defective ropes was asked for.

It will thus be noted that 10.4 per cent. of the ropes were found to be defective. This closely follows previous experience in the Rope Testing Laboratory. During the preceding five years an average of 10.6 per cent. of the ropes submitted for test had been found defective.

Mine Rescue Stations

Timmins

Following a training course at the Pittsburgh Station of the United States Bureau of Mines, attended by the Inspectors of Mines and Mr. Austin Neame, supervisor of the station, the training of miners in mine rescue and recovery operations was inaugurated at the Timmins Station early in the year.

To facilitate training and to ensure a standardization of the course when the other stations in the province become operative, a fully illustrated handbook of mine rescue and recovery operations has been published. This booklet of 143 pages covers the training course very fully and permits a candidate for training to acquire more detail than can possibly be undertaken in the short periods which are actually spent in the station in undergoing training.

Up to the end of the year, 96 men had been trained at the station. These men represent teams from the Hollinger, McIntyre, Dome, Vipond, and Coniaurum mines.

Weight-pulling devices were installed in the "smoke-room," so that the men in training could be taught the wearing of apparatus while performing strenuous physical labour. When the weather permitted the men were required to shovel rock, screen sand, etc., while wearing apparatus.

In preparation for emergency calls, rugged packing cases have been provided for the immediate boxing and transport of the material and apparatus necessary to meet any situation.

One call was put in for the equipment during the year, when the underground crew of the De Santis Gold Mining Company was overcome by carbon monoxide following a blast. Unfortunately the call was received too late to save the lives of the whole crew, one man dying before he could be rescued. Four days after the accident apparatus was worn in the shaft to sample the air and determine whether it was safe to resume operations. It was found that carbon monoxide was still present in amounts varying from 0.2 per cent. to 1 per cent.

Sudbury

During the year, construction of the Sudbury District Mine Rescue Station was undertaken and at the end of the year the building was complete, with equipment installed and ready for operation.

The station is located on the Sudbury-Frood road quite near the Frood mine. The building is a two-storey, brick-veneer structure, 30 feet 9 inches by

27 feet 6 inches, with an attached brick-veneer garage, 16 feet 3 inches by 27 feet 6 inches.

This arrangement provides living quarters for the supervisor and his family on the second floor, the ground floor being given over to training quarters and storage facilities. The station is steam heated from a boiler installed in basement under the north half of the main portion of the building.

The main training room, 16 feet by 25 feet 6 inches, adjoins the garage, which is intended to serve the double purpose of housing the rescue truck, which it is proposed to install, and to provide a "smoke-room" for carrying on training in irrespirable atmospheres. A long, gas-tight observation window between the main training room and the garage smoke-room permits the supervisor to see and direct the action of the men undergoing training in the smoke-room.

Sudbury Mine Rescue Station

The equipment of the station is similar to that installed at Timmins, consisting mainly of oxygen, self-contained breathing apparatus, gas masks, self rescuers, inhalator, etc., with complete spare and accessory equipment. An ample stock of material is maintained at the station to meet any emergency and provide uninterrupted service over such periods as may be necessary to obtain replenishments by express in the event of a serious disaster.

The main features in which the Sudbury Station differs from the previously installed station at Timmins is in the provision of living quarters for the supervisor and the installation of a truck for the rapid transport of the equipment.

The widely separated locations of the active mines in the Sudbury district make the installation of a truck indispensable. This truck is being designed to accommodate all the apparatus and sufficient supplies for approximately 10 hours continuous operation. This necessary material and equipment will be stored on the truck in order that no unnecessary delay need occur in answering any call in event of an emergency at any of the mines of the district.

CLASSES FOR PROSPECTORS, 1930-31

By E. M. Burwash

Introduction

This work was prosecuted as usual during the past winter. The places where courses were held were the same as in the previous season except that Mine Centre was omitted and the experiment of holding a course in Toronto tried instead. The course in Toronto proved very successful both as to the number enrolled and the percentage of regularity in attendance. Classes were, in general, larger than last year and exceptionally large at Port Arthur and Fort William. The new Thunder Bay Chamber of Mines was perhaps mainly instrumental in arousing especial interest in that neighbourhood. The table on the opposite page shows the attendance at these and other points as compared with last year.

Attendance

The marked rise in the total attendance, approaching the figures for 1927-28, when sixteen places instead of fourteen were visited, may be accounted for partly by the exceptionally large class at Toronto and partly by the prevalent dullness of business conditions, which left many free to attend who ordinarily are otherwise occupied.

The amount of work accomplished is best represented by the total number of student periods, which are as follows:—

	1930	1931
Total student mineralogy periods	1,220	2,189
Total student geology periods	1,520	1,977

Of these periods, the mineralogy periods, of which there are eight in each course, would average nearer two hours than one. The lecture periods in geology, of which there are five in each course, are ordinarily a little over an hour long. Some difficulty is experienced in the mineralogy work when classes over thirty in number have to be dealt with, but this is to some extent overcome by extending the period up to two full hours.

A new printed system of rock study covering the chief common types of rock was introduced, and it is believed that it supplements the tables already in use for instructional purposes and is also useful for determinative work.

During the last season applications for advice on the part of prospectors and promotors were fewer than usual. These form a distinctive feature of the work, which is not easy to deal with satisfactorily owing to the impossibility of going to the properties due both to lack of time and to the winter season. Advice tendered on the basis of information given by the parties interested without seeing the property is apt to be largely inadequate owing to the difficulty of getting a clear understanding of the facts, or to having them presented only in part, or occasionally in a misleading way.

TABLE OF ATTENDANCE

1929–30 and 1930–31

Place	Dates	Minerals and Rocks (8 day classes)				Geology (5 evening lectures)				Total Student Hours (Mineralogy)	
		1929–30		1930–31		1929–30		1930–31			
		Regis-tration	Average attendance	Regis-tration	Average attendance	Total	Average	Total	Average	1929–30	1930–31
	1930		per cent		per cent						
Ottawa	Nov. 11–18	10	51.2	14	60.2	59	11.8	42	8.4	41	59
North Bay	Nov. 20–28	5	62.5	7	41.14	220	44	97	19.4	25	23
Sudbury	Dec. 1–9	5	47.3	20	70.6	40	8	79	16	19	113
Sault Ste. Marie	Dec. 11–19	24	64.6	24	48.4	69	13.8	48	9.6	124	93
	1931										
Toronto	Jan. 5–13	....	....	103	70.27	....	....	481	96.2	....	579
Port Arthur	Jan. 15–23	17	56.6	51	69.8	76	15.2	170	34	77	285
Fort William	Jan. 26–Feb. 3	29	65.1	82	65	160	32	263	52.6	151	375
Mine Centre	....	16	61.6	....	....	146	29.2	....	....	69	....
Fort Frances	Feb. 5–13	19	55.3	18	65.3	72	14.4	61	12.2	84	94
Kenora	Feb. 16–24	15	55.5	30	48.75	61	12.2	101	20.2	75	117
Sioux Lookout	Feb. 26–Mar. 6	21	48.8	11	67	106	21	112	22.4	82	59
Timmins	Mar. 9–17	21	54.17	22	42.5	100	20	88	17.6	91	75
Matheson	Mar. 19–27	11	62.3	27	31.4	105	21	166	33.2	53	85
Kirkland Lake	Mar. 30–Apr. 8	22	62.3	34	31.76	190	38	145	29	96	108
Haileybury	Apr. 9–17	66	43.4	40	38.75	116	23.2	124	24.8	233	124
Total	....	281	....	483	....	1,520	....	1,977	....	1,220	2,189
Average	....	20.07	56.47	34.5	53.37	108.57	21.7	141.2	28.26	87.14	156.35

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The writer's best thanks are due to the many friends who have invariably assisted in any way in their power to the success of the work. Among these may be mentioned:—

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Fort William.—An exceptionally large class was promoted by those interested in the newly organized Thunder Bay Chamber of Mines. Among others may be mentioned Norman M. Patterson, Mr. Duncan, and the obliging and able secretary of the institution, where we were well accommodated for both the afternoon and evening classes.

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Matheson.—More interest was shown than last year, the town authorities assisting as usual.

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REPORT

OF THE

INSPECTOR OF LEGAL OFFICES

ONTARIO

1930

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

SESSIONAL PAPER No. 5, 1931

ONTARIO

TORONTO
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1931

TO THE HONOURABLE W. D. ROSS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1930.

WILLIAM H. PRICE,
Attorney-General.

Toronto, March, 1931.

REPORT

OF THE

Inspector of Legal Offices

Ontario, 1930

To The Honourable W. D. Ross,
Lieutenant-Governor of the Province of Ontario.

Sir:—

I have the honour to present my second annual report as Inspector of Legal Offices for the year ending December 31st, 1930. During the period covered by this report I travelled from end to end of the Province, and inspected almost all the offices under my jurisdiction, with the exception of Division Courts, and the Magistrates outside of the county towns; these were inspected by my Assistants, Mr. W. W. Ellis, and Mr. H. A. Locke. In addition to my inspections, the Auditor attached to my Department, Mr. W. A. James, conducted proper audits of the various offices. I find that the work of the officers throughout the Province is being uniformly well done, and a very high standard of efficiency generally prevails.

The revenue payable to the Province from the different public offices under my supervision, and collected by my office, amounted during 1930 to $795,769.79, particulars of which are under-noted. The revenue from the same sources for 1929 was $575,586.96; thus there is an increased revenue for 1930 of $220,182.83.

	1930	
Police Magistrates' Fines	$153,953	66
Police Magistrates' Fees	57,220	94
(The above amounts represent moneys for fines and fees actually received by men and do not include fines and fees paid direct to the Inspectors under the L.C.A.)		
Local Registrars, S.C.O., County Court and District Court Clerks and Surrogate Registrars	131,321	81
Crown Attorneys and Clerks of the Peace	84,590	00
Crown Attorney's Estreats and Fines	253,762	38
Sheriffs	29,901	44
Registrars of Deeds and Local Masters of Title	24,198.	.02
Division Court Clerks and Bailiffs	64,811	24
Miscellaneous	110	30
Total	$795,769	79

In addition to my duties as Inspector of Legal Offices, Inspector of Registry Offices, Inspector of Land Titles, and Inspector of Division Courts, I was by Order-in-Council, dated December 9th, 1930, appointed as Inspector of Juvenile

Courts. Up to the present time these Courts have been under no central authority, and their practice has not been settled throughout the Province. I am making a study of this matter, and hope during the present year to instal uniform systems in the various Juvenile Courts now in operation, and also to so arrange it that in future I will be able to supply statistics as to their activities.

Through the courtesy of Mr. R. J. MacLennan, K.C., the Secretary of the Ontario Sheriffs' Association, I am enabled to print as Schedule "A" to this report a valuable article prepared by him on the duty of Sheriffs under the Dominion Statutes. As the various Dominion Acts relating to the Sheriff's office have never before been collected, I feel sure this article will prove extremely useful to the officers concerned.

I also append the following unofficially consolidated Tariffs of Fees:

1. Tariff of Fees affecting the offices of Local Registrars, County Court Clerks, and Surrogate Registrars.
2. Tariff of Fees affecting Registrars of Deeds.
3. Tariff of Fees affecting Masters of Titles.

These tariffs have been prepared, and are here printed to assist the various officers in speedily arriving at the proper fees payable for any service which they may be called upon to perform. The tariffs are not official and do not go into each item with as much particularity as the sources from which they are taken. In difficult or unusual cases the original authority should still be consulted.

During the past year I have availed myself on numerous occasions of the advice and assistance of the Deputy Attorney-General, Mr. Edward Bayly, K.C., and my predecessor in office, Mr. I. A. Humphries, K.C., now Solicitor to the Attorney-General, and I desire to thank them for their continued kindness. And while I cannot thank each one individually, I must also express a debt of gratitude to the officers throughout the Province for their assistance in my labours, and for their many helpful suggestions. In particular, I am indebted to Mr. I. D. Cameron, the Local Registrar at St. Thomas, for preparing the conolidation of the fees affecting his office, and to Mr. George Inch, of Hamilton, for checking the same; to Mr. F. A. Magee, of Ottawa, for similar services in connection with the Land Titles tariff, and to Mr. Charles R. Deacon for checking that tariff; and to Mr. J. W. Mallon, K.C., for revising and correcting the Registry Office tariff.

In addition to the above, the following schedules and statements with reference to the offices generally, and notes on such of my observations as appear to me to be of general interest to the various officers and the profession and others having business with them, are attached:

1. Statements—Osgoode Hall Offices (Surrogate Clerk, Administrative Branch, Appellate Division and Master's Office).
2. Financial statement of judicial offices, namely: Sheriffs, Surrogate Judges, Local Masters, S.C.O., Crown Attorneys, Clerks of the Peace, Local Registrars, County and District Court Clerks, and Surrogate Registrars.
3. Statement re Commuted Crown Attorneys.
4. Financial statement respecting Land Titles Offices.

5. Financial statement respecting Division Courts.
6. Financial statement respecting Registrars of Deeds.
7. Financial statement respecting Police Magistrates.
8. Appointments.
9. Observations by Inspector.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

JOSEPH SEDGWICK,
Inspector of Legal Offices.

Statements

OSGOODE HALL OFFICES

(*a*) Surrogate Clerk.

(*b*) Administrative Branch.

(*c*) Appellate Division.

(*d*) Master, Supreme Court.

ANNUAL REPORT FOR YEAR 1930—SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued	12,069
2. Number of Notices of Application for Guardianship received and Certificates Issued	79
3. Number of Caveats Filed	103
4. Number of Searches in Office Paid for other than by Surrogate Registrars	288
5. Number of Deeds of Election Filed	3
6. Number of Supreme Court Orders Filed	9
7. Total Fees for 1930	$6,582 00

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE YEAR ENDING WITH THE 31st OF DECEMBER, 1930—SENIOR REGISTRAR'S BRANCH

Number of Writs of Summons issued (of which 46 were concurrent writs)	3,693
Actions entered in procedure book, commenced by writs issued during the year 1930	1,340
Actions entered in procedure book, transferred from county court during 1930	24
Actions entered in procedure book, commenced by writ during previous years	66
Actions entered in procedure book otherwise than by writs	14
Praecipe orders issued	153
Records passed	660
Writs of Execution, Fi. Fa., issued	1,041
Writs of execution, renewals, alias and pluries	253
Special writs (habeas corpus, etc.) issued	38
Actions entered for trial with jury	186
Actions entered for trial without jury	422
Amount of jury fees paid City Treasurer	$558 00
Court orders	491
Chamber orders	3,903
Deed polls entered and filed	147
Judgments without trial	73
Judgments after trial	215
Judgments in chambers	91
Judgments by default, mortgage actions	898
Judgments by default, ordinary actions	297
Judgments in mechanic's liens	39
Judgments in respect of writs issued, year 1920	1
Judgments in respect of writs issued, year 1923	
Judgments in respect of writs issued, year 1924	
Judgments in respect of writs issued, year 1925	1
Judgments in respect of writs issued, year 1926	3
Judgments in respect of writs issued, year 1927	10
Judgments in respect of writs issued, year 1928	18
Judgments in respect of writs issued, year 1929	316
Judgments in respect of writs issued, year 1930	1,391
Interlocutory judgments	19
Total Judgments entered	1,741
Amount recovered on judgments exclusive of costs	$5,281,650 58
Amount of taxed costs (including disbursements on judgments of all kinds	$85,844 12
Mechanics' lien orders	282
Attorney-General orders	54
Fiats entered	990
Fees paid in law stamps in Senior Registrar's Office	$31,495 10
Fees paid in law stamps in Appellate Division	$1,826 40

REPORT 1930—SUPREME COURT OF ONTARIO, APPELLATE DIVISION TWO COURTS

Appeals abandoned	6
Number of appeals including motions heard by Court No. 1	275
Number of appeals including motions heard by Court No. 2	387

	Allowed	Dismissed	Varied	Total
Appeals from County and Division Courts	35	97	11	143
Appeals from Trial or Single Judge	14	85	1	100
Criminal Appeals	21	30	1	52
Liquor Control Act	5	2	..	7
Official Arbitrator	..	2	..	2
Mining Court	..	1	..	1
Ontario Municipal and Railway Board	..	1	..	1
Judgments written	75	65	12	152
Appeals standing for Argument				45
	150	303	25	503

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE, FOR YEAR ENDING DECEMBER 31st, 1930

Master (References)	$300 50
Assistant Masters:	
References	565 50
Mechanics' Liens	870 00
Mortgage Foreclosures	3,008 60
	$4,744 60

NOTE: Law stamps collected by the Master in Chambers' matters are included in the return of fees of the Senior Registrar.

Financial Statement

Sheriffs.

Surrogate Judges.

Local Masters, S.C.O.

Crown Attorneys and Clerks of the Peace.

Local Registrars, S.C.O.

County and District Court Clerks.

Surrogate Registrars.

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			$ c.	$ c.	$ c.
Algoma: Sault Ste. Marie	Sheriff	C. M. Macreath	4,810 31	1,000 00	5,810 31
	Surrogate Judge	Frederick Stone	....	1,000 00	....
	Local Master	“ “	....	....	....
	“ “	Judge J. M. Hall	37 00	....	....
	Crown Attorney	W. G. Atkin	7,309 65	400 00	7,709 65
	Clerk of the Peace	“ “	....	....	....
	Local Registrar	T. J. Foster	4,812 45	750 00	5,562 45
	District Court Clerk	“ “	....	....	....
	Surrogate Registrar	“ “	....	....	....
Brant: Brantford	Sheriff	J. W. Westbrook	4,887 95	....	4,887 95
	Surrogate Judge	A. D. Hardy	....	1,000 00	....
	Local Master	“ “	....	....	....
	Crown Attorney	W. M. Charlton, K.C.	5,265 98	....	5,265 98
	Clerk of the Peace	“ “	....	....	....
	Local Registrar	H. J. Wallace	7,511 00	675 00	8,186 00
	County Court Clerk	“ “	....	....	....
	Surrogate Registrar	“ “	....	....	....
Bruce: Walkerton	Sheriff	(*a*) John Rowland	3,055 77	....	3,055 77
	Surrogate Judge	W. G. Owens	....	1,000 00	....
	Local Master	“ “	....	....	....
	Crown Attorney	J. W. Freeborn	4,102 68	....	4,102 68
	Clerk of the Peace	“ “	....	....	....
	Local Registrar	R. E. Clapp	5,727 33	675 00	6,402 33
	County Court Clerk	“ “	....	....	....
	Surrogate Registrar	“ “	....	....	....
Carleton: Ottawa	Sheriff	G. C. Richardson	11,992 68	....	11,992 68
	Surrogate Judge	E. L. Daly	....	1,000 00	....
	Local Master	F. A. Magee	875 60	....	7,130 60
	Local Registrar	“ “	6,255 00	....	....
	Crown Attorney	J. A. Ritchie, K.C.	4,323 51	....	4,323 51
	Clerk of the Peace	“ “	....	....	....
	County Court Clerk	C. L. Bray	16,318 50	....	16,318 50
	Surrogate Registrar	“ “	....	....	....
Cochrane: Cochrane	Sheriff	J. D. Mackay	4,371 12	1,150 00	5,521 12
	Surrogate Judge	J. B. T. Caron	....	1,000 00	....
	Local Master	“ “	....	....	....
	Crown Attorney	S. A. Caldbick	6,101 75	250 00	6,351 75
	Clerk of the Peace	“ “	....	....	....
	Local Registrar	W. L. Warrell	3,549 70	600 00	4,149 70
	District Court Clerk	“ “	....	....	....
	Surrogate Registrar	“ “	....	....	....
Dufferin: Orangeville	Sheriff	H. Endacott	2,029 02	....	2,029 02
	Surrogate Judge	J. C. Moore	....	1,000 00	....
	Local Master	“ “	....	....	....
	Crown Attorney	R. D. Evans	Commute	d at$1,270	....
	Clerk of the Peace	“ “	....	....	....
	Local Registrar	J. A. V. Preston, K.C.	2,276 61	675 00	2,951 61
	County Court Clerk	“ “	....	....	....
	Surrogate Registrar	“ “	....	....	....

(*a*) Mr. Rowland appointed January 28, 1930; D. McKechnie, Deputy, acted from 1st January to 27th inclusive.

the Province of Ontario for the year ending December 31, 1930.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,522 21	4,288 10		4,288 10				Algoma
			1,000 00				
			37 00				
1,000 00	6,709 65	1,354 83	5,354 82				
					933 40	1,021 75	
745 00	4,817 45	758 50	4,058 95				
1,728 35	3,159 60		3,159 60				Brant
			1,00 000				
				50 50			
83 35	5,182 63	591 32	4,591 31				
3,696 50	4,489 50	594 75	3,894 75		2,538 00	3,484 25	
994 99	2,060 78		2,060 78				Bruce
			1,000 00				
				32 90			
8 00	4,094 68	47 34	4,047 34				
1,202 50	5,199 83	949 91	4,249 92		1,712 60	2,833 30	
4,148 77	7,843 91	1,209 52	6,634 39				Carleton
			1,000 00				
2,177 55	4,953 05	544.27	4,408 78		90 00		
530 00	3,793 51		3,793 51				
4,349 76	11,968 74	6,721 87	5,246 87		7,796 10	15,389 75	
2,305 02	3,216 10		3,216 10				Cochrane
			1,000 00				
				29 70			
1,595 35	4,756 40	378 20	4,378 20				
919 00	3,230 70	46 14	3,184 56		461 90	356 25	
849 42	1,179 60		1,179 60				Dufferin
			1,000 00				
				13 90			
180 37	2,771 24		2,771 24		350 30	689 10	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			$ c.	$ c.	$ c.
ELGIN: St. Thomas	Sheriff	P. S. D. Harding	4,748 18	....	4,748 18
	Surrogate Judge	D. C. Ross	....	1,000 00	....
	Local Master	C. F. Maxwell	38 50	....	....
	Crown Attorney	A. McCrimmon, K.C.	7,088 78	....	7,088 78
	Clerk of the Peace	" "	....	....	....
	Local Registrar	I. D. Cameron	6,400 94	675 00	7,075 94
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....
ESSEX: Sandwich	Sheriff	C. N. Anderson	14,230 31	....	14,230 31
	Surrogate Judge	J. J. Coughlin	....	1,000 00	....
	Local Master	(*a*)A. W. McNally	1,559 20	....	1,559 20
	Crown Attorney	J. S. Allan	Commuted at $6,000 per annum		
	Clerk of the Peace	" "	....	....	....
	Local Registrar	A. A. MacKinnon	20,161 57	675 00	20,836 57
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....
FRONTENAC: Kingston	Sheriff	R. F. Vair	4,073 20	....	4,073 20
	Surrogate Judge	H. A. Lavell	....	1,000 00	....
	Local Master	J. B. Walkem, K.C.	336 80	....	336 80
	Crown Attorney	T. J. Rigney, K.C.	4,908 61	....	4,908 61
	Clerk of the Peace	" "	....	....	....
	Local Registrar	C. H. Wood	3,416 75	675 00	4,091 75
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	Helen Fraser	2,847 28	....	2,847 28
GREY: Owen Sound	Sheriff	Wm. Breese	3,759 36	....	3,759 36
	Surrogate Judge	C. T. Sutherland	....	1,000 00	....
	Local Master	" "	....	....	....
	Crown Attorney	(*b*)C. S. Cameron	1,639 08	....	1,639 08
	Clerk of the Peace	" "	....	....	....
	Local Registrar	T. J. Rutherford	6,649 10	750 00	7,399 10
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....
HALDIMAND: Cayuga	Sheriff	W. S. Hudspeth	2,903 76	....	2,903 76
	Surrogate Judge	G. H. Hopkins	....	1,000 00	....
	Local Master	" "	....	....	....
	Crown Attorney	H. Arrell, K.C.	4,748 66	....	4,748 66
	Clerk of the Peace	" "	....	....	....
	Local Registrar	J. C. Eccles	2,880 85	600 00	3,480 85
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....
HALTON: Milton	Sheriff	G. O. Brown	3,696 38	....	3,696 38
	Surrogate Judge	W. N. Munro*	....	1,000 00	....
	Local Master	" "	....	....	....
	Crown Attorney	W. I. Dick, K.C.	4,975 83	....	4,975 83
	Clerk of the Peace	" "	....	....	....
	Local Registrar	W. J. McClenahan	3,939 35	600 00	4,539 35
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....

(*a*) A. W. McNally appointed 11th November, 1930; A. A. MacKinnon held office from 1st January to 10th November, 1930, inclusive.

(*b*) Mr. Cameron appointed 25th September, 1930; T. H. Dyre, predecessor, had his fees commuted.

*No return received from Judge Munro.

the Province of Ontario for the year ending December 31, 1930—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
2,061 81	2,686 37	....	2,686 37	....	....	....	Elgin
....	....	....	1,000 00	....	....	....	
....	....	....	38 50	....	....	....	
1,126 82	5,961 96	980 98	4,980 98	....	....	....	
....	....	....	....	....	....	....	
1,524 65	5,551 29	1,125 64	4,425 65	....	1,814 50	2,942 50	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
6,155 65	8,074 66	1,417 20	6,657 46	....	....	....	Essex
....	....	....	1,000 00	....	....	....	
445 55	1,113 65	....	1,113 65	....	....	....	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
6,026 70	14,809 87	9,278 89	5,530 98	....	11,153 00	5,844 75	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
1,079 60	2,993 60	....	2,993 60	....	....	....	Frontenac
....	....	....	1,000 00	....	....	....	
25 00	311 80	....	311 80	....	....	....	
1,212 62	3,596 99	....	3,596 99	....	....	....	
....	....	....	....	....	....	....	
752 55	3,339 20	67 84	3,271 36	....	682 70	....	
....	....	....	....	....	....	....	
500 00	2,347 28	....	2,347 28	....	1,431 50	2,674 45	
686 26	3,073 10	....	3,073 10	....	....	....	Grey
....	....	....	1,000 00	....	....	....	
....	....	....	....	70 70	....	....	
264 00	1,375 08	....	1,375 08	....	....	....	
....	....	....	....	....	....	....	
1,057 32	6,341 78	1,657 61	4,684 17	....	1,725 90	2,524 50	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
790 80	2,112 96	....	2,112 96	....	....	....	Haldimand
....	....	....	1,000 00	....	....	....	
....	....	....	....	42 10	....	....	
1,333 60	3,415 06	....	3,415 06	....	....	....	
....	....	....	....	....	....	....	
524 15	2,956 70	....	2,956 70	....	650 80	1,107 25	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
1,525 56	2,170 82	....	2,170 82	....	....	....	Halton
....	....	....	1,000 00	....	....	....	
....	....	....	....	....	....	....	
1,616 79	3,359 04	....	3,359 04	....	....	....	
....	....	....	....	....	....	....	
605 70	3,933 65	316 82	3,616 83	....	2,022 10	4,061 60	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
HASTINGS:			$ c.	$ c.	$ c.
Belleville	Sheriff	(*a*)Geo. H. Stokes	4,042 19		4,042 19
	Surrogate Judge	J. F. Wills		1,000 00	
	Local Master	W. C. Mikel	231 40		231 40
	Crown Attorney	B. C. Donnan	8,264 07		8,264 07
	Clerk of the Peace	" "			
	Local Registrar	J. A. Kerr	7,343 47	750 00	8,093 47
	County Court Clerk	" "			
	Surrogate Registrar	" "			
HURON:					
Goderich	Sheriff	C. G. Middleton	4,659 12		4,659 12
	Surrogate Judge	E. N. Lewis		1,000 00	
	Local Master	" "			
	Crown Attorney	D. Holmes, K.C.	Commute	d at $3,000	per annum
	Clerk of the Peace	" "			
	Local Registrar	R. Johnston	8,059 27	750 00	8,809 27
	County Court Clerk	" "			
	Surrogate Registrar	" "			
KENORA:					
Kenora	Sheriff	J. W. Humble	1,813 71	1,000 00	2,813 71
	Surrogate Judge	W. A. Dowler		1,000 00	
	Local Master	" "			
	Crown Attorney	H. P. Cooke, K.C.	Commute	d at $1,970	per annum
	Clerk of the Peace	" "			
	Local Registrar	J. N. Ladouceur	1,208 38	700 00	1,908 38
	District Court Clerk	" "			
	Surrogate Registrar	" "			
KENT:					
Chatham	Sheriff	E. W. Hardey	7,075 16		7,075 16
	Surrogate Judge	J. G. Kerr*		1,000 00	
	Local Master	" "			
	Crown Attorney	H. D. Smith, K.C.	13,412 30		13,412 30
	Clerk of the Peace	" "			
	Local Registrar	D. E. Douglas	8,373 44	675 00	9,048 44
	County Court Clerk	" "			
	Surrogate Registrar	" "			
LAMBTON:					
Sarnia	Sheriff	A. J. Johnston	3,629 66		3,629 66
	Surrogate Judge	A. E. Taylor*		1,000 00	
	Local Master	" "			
	Crown Attorney	F. W. Willson, K.C.	6,164 93		6,164 93
	Clerk of the Peace	" "			
	Local Registrar	Alex. Saunders	5,932 60	675 00	6,607 60
	County Court Clerk	" "			
	Surrogate Registrar	" "			
LANARK:					
Perth	Sheriff	J. H. Ebbs	2,139 59		2,139 59
	Surrogate Judge	J. H. Scott		1,000 00	
	Local Master	" "			
	Crown Attorney	(*b*)C. H. McKimm	3,028 83		3,028 83
	Clerk of the Peace	" "			
	Local Registrar	J. S. L. McNeely	4,295 73	675 00	4,970 73
	County Court Clerk	" "			
	Surrogate Registrar	" "			

(*a*) G. H. Stokes appointed 23rd December, 1930; J. H. Clare having died 20th February, 1930, A. Clare, Deputy, acted in the interval.

(*b*) J. A. B. Dulmage acted from July, 1930, during illness of Mr. McKimm.

*No return received.

the Province of Ontario for the year ending December 31, 1930.—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,400 41	2,641 78		2,641 78				Hastings
			1,000 00				
14 40	217 00		217 00				
1,578 93	6,685 14	1,342 57	5,342 57				
1,655 00	6,438 47	1,744 62	4,693 85		1,725 50	2,652 50	
1,700 70	2,958 42		2,958 42				Huron
			1,000 00				
				20 60			
2,600 45	6,208 82	1,537 94	4,670 88		1,962 70	3,231 05	
434 77	2,378 94		2,378 94				Kenora
			1,000 00				
75 00	1,933 38		1,933 38		57 00	402 80	
3,255 84	3,819 32		3,819 32				Kent
			1,000 00				
1,950 00	11,462 30	3,731 15	7,731 15				
2,013 90	7,034 54	2,281 09	4,753 45		2,234 90	3,123 00	
1,042 70	2,586 96		2,586 96				Lambton
			1,000 00				
1,004 37	5,160 56	580 28	4,580 28				
1,200 00	5,407 60	1,053 80	4,353 80		2,176 40	2,886 20	
835 96	1,303 63		1,303 63				Lanark
			1,000 00				
				21 70			
477 58	2,551 25		2,551 25				
722 75	4,247 98	473 99	3,773 99		1,102 80	1,817 25	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			$ c.	$ c.	$ c.
LEEDS AND GRENVILLE: Brockville	Sheriff	W. J. Manahan	3,703 92		3,703 92
	Surrogate Judge	E. J. Reynolds		1,000 00	
	Local Master	“ “			
	Crown Attorney	(*a*)M. M. Brown	5,632 85		5,632 85
	Clerk of the Peace	“ “			
	Local Registrar	A. E. Baker	6,594 55	750 00	7,344 55
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
LENNOX AND ADDINGTON: Napanee	Sheriff	C. W. Vandervoort	2,608 49		2,608 49
	Surrogate Judge	J. E. Madden		1,000 00	
	Local Master	“ “			
	Crown Attorney	U. M. Wilson, K.C.	4,487 02		4,487 02
	Clerk of the Peace	“ “			
	Local Registrar	W. P. Deroche	1,997 31	600 00	2,597 31
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
LINCOLN: St. Catharines	Sheriff	H. O'Loughlin	4,822 15		4,822 15
	Surrogate Judge	J. S. Campbell		1,000 00	
	Local Master	“ “			
	Crown Attorney	E. H. Lancaster, K.C.	5,522 96		5,522 96
	Clerk of the Peace	“ “			
	Local Registrar	E. J. Lovelace	7,630 25	675 00	8,305 25
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
MANITOULIN: Gore Bay	Sheriff	J. H. Fell	1,707 85	950 00	2,657 85
	Surrogate Judge	C. E. Hewson		1,000 00	
	Local Master	“ “			
	Crown Attorney	W. F. McRae, K.C.	3,957 74	250 00	4,207 74
	Clerk of the Peace	“ “			
	Local Registrar	C. C. Platt	667 33	850 00	1,517 33
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			
MIDDLESEX: London	Sheriff	D. A. Graham	8,030 34		8,030 34
	Surrogate Judge	(*b*)Joseph Wearing		1,000 00	
	Local Master	H. S. Blackburn	220 41		220 41
	Deputy Registrar	(*c*)H. S. Blackburn	1,414 39		1,414 39
	Crown Attorney	A. M. Judd	Commuted at $5,000 per annum		
	Clerk of the Peace	“ “			
	Deputy Clerk of the Crown	Edmund Weld	17,099 99	500 00	17,599 99
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			

(*a*) M. M. Brown died September 23rd, 1930. M. M. Brown, Jr., acted until end of year.

(*b*) His Honour Judge Macbeth resigned; Judge Wearing appointed July, 1930

(*c*) H. S. Blackburn died 11th September, 1930; Mr. E. Weld acted from that date to 31st December, 1930.

the Province of Ontario for the year ending December 31, 1930.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,557 70	2,146 22		2,146 22				Leeds and Grenville
			1,000 00				
				171 40			
1,188 60	4,444 25	222 13	4,222 12				
1,901 20	5,443 35	1,071 67	4,371 68		1,436 60	2,705 90	
445 00	2,163 49		2,163 49				Lennox and Addington.
			1,000 00				
				37 60			
1,378 18	3,108 84		3,108 84				
443 31	2,154 00		2,154 00		437 50	801 30	
892 05	3,930 10		3,930 10				Lincoln
			1,000 00				
				19 80			
1,305 25	4,217 71	108 85	4,108 86				
2,162 50	6,142 75	1,478 48	4,664 27		1,291 40	3,458 25	
581 32	2,076 53		2,076 53				Manitoulin
			1,000 00				
375 00	3,832 74		3,832 74				
	1,517 33		1,517 33		149 40	279 90	
1,873 95	6,156 39		6,156 39				Middlesex
			1,000 00				
			220 41				
827 00	587 39		587 39				
5,452 09	12,147 90	6,883 11	5,264 79		4,590 30	8,245 00	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			$ c.	$ c.	$ c.
MUSKOKA: Bracebridge	Sheriff	J. G. Myers	1,409 17	1,350 00	2,759 17
	Surrogate Judge	A. A. Mahaffy	....	1,000 00	....
	Local Master	" "	....	....	....
	Crown Attorney	Thos. Johnson	2,233 77	250 00	2,483 77
	Clerk of the Peace	" "	....	....	....
	Local Registrar	C. S. Salmon	1,478 15	600 00	2,078 15
	District Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....
NIPISSING: North Bay	Sheriff	W. S. Wagar	3,588 73	800 00	4,388 73
	Surrogate Judge	J. A. Valin	....	1,000 00	....
	Local Master	" "	....	....	....
	Crown Attorney	T. E. McKee	4,439 03	250 00	4,689 03
	Clerk of the Peace	" "	....	....	....
	Local Registrar	T. J. Bourke	3,425 10	600 00	4,025 10
	District Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....
NORFOLK: Simcoe	Sheriff	W. Tisdale	2,747 28	....	2,747 28
	Surrogate Judge	A. T. Boles	....	1,000 00	....
	Local Master	" "	....	....	....
	Crown Attorney	W. E. Kelly, K.C.	Commuted at $3,400 per annum		
	Clerk of the Peace	" "	....	....	....
	Local Registrar	H. P. Innes, K.C.	5,111 47	675 00	5,786 47
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....
NORTHUMBERLAND AND DURHAM: Cobourg	Sheriff	D. J. Nesbitt	4,494 95	....	4,494 95
	Surrogate Judge	L. V. O'Connor	....	1,000 00	....
	Local Master	" "	....	....	....
	Crown Attorney	(*a*) F. D. Boggs, K.C.	7,554 89	....	7,554 89
	Clerk of the Peace	" "	....	....	....
	Local Registrar	J. T. Field	7,087 60	750 00	7,837 60
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....
ONTARIO: Whitby	Sheriff	J. F. Paxton	5,711 96	....	5,711 96
	Surrogate Judge	J. E. Thompson	....	1,000 00	....
	Local Master	Judge Robt. Ruddy	143 10	....	143 10
	Crown Attorney	J. A. McGibbon	5,969 88	....	5,969 88
	Clerk of the Peace	" "	....	....	....
	Local Registrar	Horace Bascom	7,395 10	675 00	8,070 10
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....
OXFORD: Woodstock	Sheriff	Wm. McGhee	3,417 77	....	3,417 77
	Surrogate Judge	J. G. Wallace	....	1,000 00	....
	Local Master	W. T. McMullen	....	....	....
	Crown Attorney	R. N. Ball, K.C.	3,429 65	....	3,429 65
	Clerk of the Peace	" "	....	....	....
	Local Registrar	P. McDonald	8,013 79	450 00	8,463 79
	County Court Clerk	" "	....	....	....
	Surrogate Registrar	" "	....	....	....

(*a*) F. D. Boggs appointed June 27th, 1930; W. F. Kerr having died June 11th, A. Cochrane acting in interval.

the Province of Ontario for the year ending December 31, 1930.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
226 69	2,532 48		2,532 48				Muskoka
			1,000 00				
				17 60			
134 00	2,349 77		2,349 77				
43 95	2,034 20		2,034 20		288 50	489 25	
2,077 57	2,311 16		2,311 16				Nipissing
			1,000 00				
				8 30			
790 31	3,898 72		3,898 72				
802 56	3,222 54	54 50	3,168 04		941 40	811 50	
786 60	1,960 68		1,960 68				Norfolk
			1,000 00				
				43 82			
1,184 87	4,601 60	650 80	3,950 80		948 50	1,883 50	
1,235 08	3,259 87		3,259 87				Northumberland and Durham
			1,000 00				
				92 90			
1,502 40	6,052 49	1,026 24	5,026 25				
972 00	6,865 60	2,129 04	4,736 56		1,925 80	3,113 25	
1,442 95	4,269 01		4,269 01				Ontario
			1,000 00				
	143 10		143 10				
1,249 53	4,720 35	360 16	4,360 19				
1,216 41	6,853 69	2,118 33	4,735 36		2,409 10	2,731 25	
1,336 12	2,081 65		2,081 65				Oxford
			1,000 00				
500 00	2,929 65		2,929 65				
2,022 40	6,441 39	1,747 26	4,694 13		1,889 50	2,791 90	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			$ c.	$ c.	$ c.
PARRY SOUND:					
Parry Sound..	Sheriff	J. E. Armstrong	3,029 76	750 00	3,779 76
	Surrogate Judge	F. R. Powell		1,000 00	
	Local Master	" "			
	Crown Attorney	W. L. Haight, K.C.	Commuted at $1,700 per annum		
	Clerk of the Peace	" "			
	Local Registrar	F. Tasker	2,007 30	600 00	2,607 30
	District Court Clerk	" "			
	Surrogate Registrar	" "			
PEEL:					
Brampton	Sheriff	N. Henderson	3,042 54		3,042 54
	Surrogate Judge	B. F. Justin		1,000 00	
	Local Master	" "			
	Crown Attorney	A. G. Davis	3,317 46		3,317 46
	Clerk of the Peace	" "			
	Local Registrar	J. R. Fallis	3,598 86	600 00	4,198 86
	County Court Clerk	" "			
	Surrogate Registrar	" "			
PERTH:					
Stratford	Sheriff	M. F. Irvine	4,116 28		4,116 28
	Surrogate Judge	(a)J. L. Killoran		1,000 00	
	Local Master	" "			
	Crown Attorney	H. B. Morphy, K.C.	4,398 31		4,398 31
	Clerk of the Peace	" "			
	Local Registrar	F. H. Thompson, K.C.	6,540 50	675 00	7,215 50
	County Court Clerk	" "			
	Surrogate Registrar	" "			
PETERBOROUGH:					
Peterboro	Sheriff	F. J. A. Hall	3,504 74		3,504 74
	Surrogate Judge	E. C. S. Huycke		1,000 00	
	Local Master	O. A. Laugley	204 70		
	Crown Attorney	V. J. McElderry	5,460 34		5,460 34
	Clerk of the Peace	" "			
	Local Registrar	G. J. Sherry	5,845 92	675 00	6,520 92
	County Court Clerk	" "			
	Surrogate Registrar	" "			
PRESCOTT AND RUSSELL:					
	Sheriff	S. W. Wright	2,106 55		2,106 55
L'Orignal	Surrogate Judge	A. Constantineau		1,000 00	
	Local Master	" "			
	Crown Attorney	C. W. A. Marion	5,050 64		5,050 64
	Clerk of the Peace	" "			
	Local Registrar	Jos. Belanger	2,719 18	675 00	3,394 18
	County Court Clerk	" "			
	Surrogate Registrar	" "			
PRINCE EDWARD:	Sheriff	D. J. Barker	1,842 46		1,842 46
Picton	Surrogate Judge	E. H. McLean		1,000 00	
	Local Master	" "			
	Crown Attorney	M. R. Allison	2,896 76		2,896 76
	Clerk of the Peace	" "			
	Local Registrar	R. H. Hubbs	2,233 53	600 00	2,833 53
	County Court Clerk	" "			
	Surrogate Registrar	" "			

(a) No return received from Judge Killoran.

the Province of Ontario for the year ending December 31, 1930.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,615 97	2,163 79		2,163 79				Parry Sound
			1,000 00				
				8 90			
45 86	2,561 44		2,561 44		285 80	520 50	
848 55	2,193 99		2,193 99				Peel
			1,000 00				
				93 00			
780 00	2,537 46		2,537 46				
605 96	3,592 90	146 45	3,446 45		991 89	1,730 30	
1,809 20	2,307 08		2,307 08				Perth
			1,000 00				
532 50	3,865 81		3,865 81				
1,883 00	5,332 50	1,016 25	4,316 25		1,896 20	2,656 50	
1,086 12	2,418 62		2,418 62				Peterborough
			1,000 00				
	204 70		304 70				
522 65	4,937 69	468 85	4,468 84				
996 75	5,524 17	1,112 08	4,412 09		1,751 50	2,648 50	
706 86	1,399 69		1,399 69				Prescott and Russell
			1,000 00				
				19 40			
1,126 40	3,924 24		3,924 24				
655 50	2,738 68		2,738 68		638 00	805 25	
137 12	1,705 34		1,705 34				Prince Edward
			1,000 00				
				8 20			
250 00	2,646 76		2,646 76				
624 00	2,209 53		2,209 53		510 70	731 50	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
RAINY RIVER:			$ c.	$ c.	$ c.
Fort Frances..	Sheriff	W. A. Baker	2,265 50	750 00	3,015 50
	Surrogate Judge	A. McLennan		1,000 00	
	Local Master	" "			
	Crown Attorney	N. L. Croome	2,470 80	250 00	2,720 80
	Clerk of the Peace	" "			
	Local Registrar	W. P. Pilkey	1,504 15	600 00	2,104 15
	District Court Clerk	" "			
	Surrogate Registrar	" "			
RENFREW:					
Pembroke	Sheriff	Alex. Morris	3,415 61		3,415 61
	Surrogate Judge	J. T. Mulcahy		1,000 00	
	Local Master	" "			
	Crown Attorney	H. B. Johnson, K.C.	4,286 33		4,286 33
	Clerk of the Peace	" "			
	Local Registrar	J. M. Beatty	3,356 10	600 00	3,956 10
	County Court Clerk	" "			
	Surrogate Registrar	" "			
SIMCOE:					
Barrie	Sheriff	D. H. MacLaren	4,446 61		4,446 61
	Surrogate Judge	E. A. Wismer		1,000 00	
	Local Master	F. G. Evans, K.C.	11 60		
	Crown Attorney	" "	5,664 39		5,675 99
	Clerk of the Peace	" "			
	Local Registrar	John MacKay	2,833 95	750 00	3,583 95
	County Court Clerk	" "			
	Surrogate Registrar	E. A. Little	5,606 03		5,606 03
STORMONT, DUNDAS AND GLENGARRY:					
	Sheriff	(a) J. F. Ault	3,107 38		3,107 38
	Surrogate Judge	F. T. Costello		1,000 00	
Cornwall	Local Master	" "			
	Crown Attorney	J. G. Harkness, K.C.	Commuted at $2,830 per annum		
	Clerk of the Peace	" "			
	Local Registrar	A. I. Macdonell	6,246 10	750 00	6,996 10
	County Court Clerk	" "			
	Surrogate Registrar	" "			
SUDBURY:					
Sudbury	Sheriff	A. Irving	8,502 82	1,150 00	9,652 82
	Surrogate Judge	E. Proulx		1,000 00	
	Local Master	" "			
	Crown Attorney	(b) E. D. Wilkins	6,813 15	117 47	6,930 62
	Clerk of the Peace	" "			
	Local Registrar	A. H. Beath	4,457 15	600 00	5,057 15
	District Court Clerk	" "			
	Surrogate Registrar	" "			
TEMISKAMING:					
Haileybury	Sheriff	Geo. Caldbick	7,336 29	1,000 00	8,336 29
	Surrogate Judge	H. Hartman		1,000 00	
	Local Master	" "			
	Crown Attorney	F. L. Smiley, K.C.	9,582 72	250 00	9,832 72
	Clerk of the Peace	" "			
	Local Registrar	T. J. Meagher	2,876 79	600 00	3,476 79
	District Court Clerk	" "			
	Surrogate Registrar	" "			

(a) J. F. Ault appointed 9th Sept., 1930. W. R. Mack having died 18th Jan., 1930, Crown Attorney J. G. Harkness acting in interval.

(b) Mr. Wilkins appointed *pro tem* as and from 12th February, 1930, the date R. R. McKessock died—his fees commuted from 14th August, 1930, at $5,000.00 per annum, the date he was appointed permanently.

the Province of Ontario for the year ending December 31, 1930.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
526 91	2,488 59		2,488 59				Rainy River
			1,000 00				
				16 70			
208 00	2,512 80		2,512 80				
785 60	1,318 55		1,318 55		566 25	387 75	
788 24	2,627 37		2,627 37				Renfrew
			1,000 00				
				62 50			
907 60	3,378 73		3,378 73				
786 00	3,170 10	34.02	3,136 08		1,104 20	1,657 50	
2,646 46	1,800 15		1,800 15				Simcoe
			1,000 00				
1,252 48	4,421 51	205 96	4,215 55				
502 65	3,081 30	16 26	3,065 04				
1,450 00	4,156 03	428 00	3,728 03		1,848 00	3,555 60	
767 68	2,339 70		2,339 70				Stormont, Dundas and Glengarry
			1,000 00				
				98 90			
1,035 74	5,960 36	1,330 18	4,630 18		1,873 60	2,742 25	
3,301 67	6,351 15		6,351 15				Sudbury
			1,000 00				
				81 10			
2,062 50	4,868 12		4,868 12				
1,761 40	3,295 75	59 15	3,236 60		786 60	662 55	
2,620 42	5,715 87		5,715 87				Temiskaming
			1,000 00				
				19 80			
2,675 89	7,156 83	1,577 91	5,578 92				
561 50	2,915 29		2,915 29		808.60	558 40	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
THUNDER BAY:			$ c.	$ c.	$ c.
Port Arthur	Sheriff	N. Edmeston	9,365 34	1,400 00	10,765 34
	Surrogate Judge	M. J. Kenny		1,000 00	
	Local Master	" "			
	Crown Attorney	W. F. Langworthy, K.C.	3,912 60	250 00	4,162 66
	Clerk of the Peace				
	Local Registrar	Keith Munro	5,284 65	600 00	5,884 65
	District Court Clerk	" "			
	Surrogate Registrar	" "			
VICTORIA:					
Lindsay	Sheriff	R. J. Patterson	2,256 00		2,256 00
	Surrogate Judge	W. D. Swayze		1,000 00	
	Local Master	" "			
	Crown Attorney	J. E. Anderson, K.C.	6,465 72		6,465 72
	Clerk of the Peace	" "			
	Local Registrar	A. T. Porter	3,717 49	675 00	4,392 49
	County Court Clerk	" "			
	Surrogate Registrar	" "			
WATERLOO:					
Kitchener	Sheriff	W. A. Kribs	5,200 55		5,200 55
	Surrogate Judge	E. W. Clement		1,000 00	
	Local Master	J. J. A. Weir	774 20		774 20
	Crown Attorney	D. S. Bowlby, K.C.	8,639 57		8,639 57
	Clerk of the Peace	" "			
	Local Registrar	C. C. Hahn	5,535 90	675 00	6,210 90
	County Court Clerk	" "			
	Surrogate Registrar	E. H. Scully	5,822 53		5,822 53
WELLAND:					
Welland	Sheriff	V. L. Davidson	7,601 99		7,601 99
	Surrogate Judge	L. B. C. Livingstone		1,000 00	
	Local Master	" "			
	Crown Attorney	T. D. Cowper, K.C.	5,524 49		5,524 49
	Clerk of the Peace	" "			
	Local Registrar	J. E. Cohoe	11,495 60	800 00	12,295 60
	County Court Clerk	" "			
WELLINGTON:					
Guelph	Sheriff	G. H. Dickson	4,355 84		4,355 84
	Surrogate Judge	R. L. MacKinnon		1,000 00	
	Local Master	L. W. Goetz	116 50		
	Local Registrar	" "	8,351 21	300 00	8,767 71
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Crown Attorney	J. M. Kearns	Commute	d at $3,450	per annum
	Clerk of the Peace	" "			
WENTWORTH:					
Hamilton	Sheriff	Leeming Carr	13,275 29		13,275 29
	Surrogate Judge	H. Carpenter		1,000 00	
	Local Master	(*a*) Judge W. T. Evans	1,000 00		
	Crown Attorney	G. W. Ballard, K.C.	Commute	d at $5,600	per annum
	Clerk of the Peace	" "			
	Local Registrar	G. T. Inch	21,760 56	750 00	22,510 56
	County Court Clerk	" "			
	Surrogate Registrar	" "			

(*a*) No returns received from Judge Evans.

the Province of Ontario for the year ending December 31, 1930.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
4,519 57	6,245 77	....	6,245 77	....	....	....	Thunder Bay
....	....	....	1,000 00	....	....	....	
....	....	....	....	32 90	....	....	
211 71	3,950 85	....	3,950 85	....	....	....	
476 24	5,408 41	1,054 21	4,354 20	....	841 40	971 25	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
930 12	1,325 88	....	1,325 88	....	....	....	Victoria
....	....	....	1,000 00	....	....	....	
....	....	....	....	....	....	....	
1,442 18	5,023 54	511 77	4,511 77	....	....	....	
....	....	....	....	....	....	....	
1,484 24	2,908 25	....	2,908 25	....	924 10	1,614 25	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
1,959 20	3,241 35	....	3,241 35	....	....	....	Waterloo
....	....	....	1,000 00	....	....	....	
	774 20	....	774 20	....	....	....	
1,456 00	7,183 57	1,591 78	5,591 79	....	....	....	
....	....	....	....	....	....	....	
910 30	5,300 60	1,000 30	4,300 30	....	....	....	
....	....	....	....	....	....	....	
1,357 61	4,464 92	582 46	3,882 46	....	2,118 00	4,003 55	
3,435 93	4,166 06	....	4,166 06	....	....	....	Welland
			1,000 00	....	....	....	
....	....	....	....	127 40	....	....	
1,165 00	4,359 49	179 74	4,179 75	....	....	....	
....	....	....	....	....	....	....	
2,709 20	9,586 40	5,077 76	4,508 64	....	3,831 80	4,616 55	
....	....	....	....	....	....	....	
1,834 80	2,521 04	....	2,521 04	....	....	....	Wellington
....	....	....	1,000 00	....	....	....	
....	....	....	....	....	....	....	
1,371 62	7,396 99	2,501 64	4,894 45	....	2,521 30	4,050 00	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
5,939 82	7,335 47	751 93	6,583 54	....	....	....	Wentworth
....	....	....	1,000 00	....	....	....	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
4,716 72	17,793 84	11,964 46	5,829 38	....	7,208 20	9,035 40	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
YORK:			$ c.	$ c.	$ c.
Toronto......	Sheriff..............	A. McCowan........	27,139 36	....	27,139 36
	Surrogate Judge......	J. H. Denton........	2,600 00	....	....
	" "	F. M. Morson........	1,600 00	....	....
	" "	C. H. Widdifield.....	1,600 00	....	....
	" "	J. Tytler............	1,000 00	....	....
	" "	D. O'Connell........	1,000 00	....	....
	" "	W. T. J. Lee.........	1,000 00	....	....
	Crown Attorney......	E. N. Armour, K.C...	Commute	d at $8,500	per annum
	Clerk of the Peace....	H. E. Irwin, K.C.....	9,499 75	....	9,499 75
	County Court Clerk..	T. V. Gearing........	44,107 62	....	44,107 62
	Surrogate Registrar...	J. E. Thompson......	49,791 41	....	49,791 41
TORONTO.......	Sheriff..............	R. A. Pyne.........	59,436 17	....	59,436 17

the Province of Ontario for the year ending December 31, 1930.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
15,192 27	11,947 09	4,902 39	7,044 70	....	....	....	
....	....	....	2,600 00	....	....	....	
....	....	....	1,600 00	....	....	....	
....	....	....	1,600 00	....	....	....	
....	....	....	1,000 00	....	....	....	
....	....	....	1,000 00	....	....	....	
....	....	....	1,000 00	....	....	....	
....	....	....	....	....	....	....	
4,877 00	4,622 75	311 37	4,311 38	....	....	....	
11,606 00	32,501 62	25,201 46	7,300 16	....	....	....	
9,142 11	40,649 30	32,534 37	8,114 93	....	27,224 80	53,191 15	
....	....	....	....	....	....	....	
33,566 24	25,869 93	17,432 93	8,437 00	....	....	....	

COMMUTED CROWN ATTORNEYS

County or District and Address	Name	Gross earnings	Salary paid by Province	Allowance in addition to salary for office expenses	Disbursements approved where no allowance made	Total salary and allowance or disbursements
		$ c.	$ c	$ c.	$ c.	$ c.
Dufferin:						
Orangeville......	R. D. Evans...	1,889 79	1,270 00	130 00	....	1,400 00
Essex:						
Windsor.........	J. S. Allan.....	19,056 14	5,166 66	....	3,244 08	8,410 74
Grey:						
Owen Sound.....	(*a*) T. H. Dyre (deceased)...	2,241 43	2,031 40	....	828 70	2,860 10
Huron:						
Goderich........	D. Holmes.....	2,303 70	3,000 00	500 00	....	3,500 00
Kenora:						
Kenora..........	H. P. Cooke...	190 00	1,970 00	150 00	....	2,120 00
Middesex:						
London.........	A. M. Judd....	6,702 98	5,000 00	1,000 00	....	6,000 00
Norfolk:						
Simcoe..........	W. E. Kelly...	2,806 13	3,400 00	650 00	....	4,050 00
Parry Sound:						
Parry Sound.....	W. L. Haight..	9 00	1,700 00	300 00	....	2,000 00
Stormont, Dundas and Glengarry:						
Cornwall........	J. G. Harkness.	1,005 34	2,830 00	400 00	....	3,230 00
Sudbury:						
Sudbury.........	(*b*) E. D. Wilkins	1,822 70	1,874 93	....	892 79	2,767 72
Wellington						
Guelph..........	J. M. Kearns..	3,178 63	3,450 00	750 00	....	4,200 00
Wentworth:						
Hamilton........	G. W. Ballard..	5,481 32	5,100 00	....	1,519 74	6,619 74
York:						
Toronto.........	(*c*) E. N. Armour	27,803 04	7,666 66	....	18,000 00	25,666 66

(*a*) T. H. Dyre died, September 3rd, 1930; C. S. Cameron appointed, but his fees not commuted.

(*b*) E. D. Wilkins appointed, February 13th, 1930. Fees not commuted until August 14th, 1930.

(*c*) All disbursements of office paid direct by Province amount shown is approximate.

Statement Respecting Registrars of Deeds

Statement showing earnings, disbursements, net incomes, etc., of Registrars of Deeds for the

No.	Registry Division	Where office Situate	Registrar	Gross earnings	
				$	c.
1	Algoma	Sault Ste. Marie	H. J. Moorhouse	5,257	70
2	Brant	Brantford	Alex. Graham	6,673	80
3	Bruce	Walkerton	W. H. McFarlane	7,333	75
4	Carleton	Ottawa	A. E. Hunt	6,632	14
5	Cochrane	Cochrane	*a*J. A. Clermont	*b*7,923	44
6	Dufferin	Orangeville	F. J. Patterson	2,836	35
7	Dundas	Morrisburg	*e*F. S. Broder	2,007	70
8	Durham East	Port Hope	R. H. Hodgson	2,194	45
9	Durham West	Bowmanville	*d*George Weekes	2,366	75
10	Elgin	St. Thomas	J. H. Coyne	*b*7,033	05
11	Essex	Sandwich	J. O. Reaume	37,169	50
12	Fort William	Fort William	C. W. Jarvis	*b*7,377	45
13	Frontenac	Kingston	W. J. Gibson	6,312	15
14	Glengarry	Alexandria	J. A. McRae	2,474	07
15	Grenville	Prescott	W. S. Johnston	1,827	05
16	Grey, North	Owen Sound	Geo. P Creighton	4,941	20
17	Grey, South	Durham	*f*Nelson Purdue	3,499	05
18	Haldimand	Cayuga	W H Howard	4,823	50
19	Haliburton	Minden	A. W. Fleming	951	35
20	Halton	Milton	*g*Geo. Hillmer	6,072	55
21	Hastings	Belleville	R. J. S. Dewar	8,345	52
22	Huron	Goderich	Wm. Coats	6,398	81
23	Kenora	Kenora	Mrs. E. A. Cunningham	*b*3,692	30
24	Kent	Chatham	J. B. Clark	11,182	70
25	Lambton	Sarnia	R. E. La Sueur	9,255	37
26	Lanark, North	Almonte	H C. Bowland	1,597	20
27	Lanark, South	Perth	Jas. Armour	2,091	55
28	Leeds	Brockville	A. W. Gray	4,683	45
29	Lennox and Addington	Napanee	G. S. Reid	3,145	60
30	Lincoln	St. Catharines	H. W. Byrne, Acting	10,715	52
31	London	London	*h*W. F. Hungerford	6,926	75
32	Manitoulin	Gore Bay	*c*C. C. Platt	*b*1,939	67
33	Middlesex, East and North	London	Miss M. V. Walker	7,647	98
34	Middlesex, West	Glencoe	R. Dunlop	4,068	95
35	Muskoka	Bracebridge	C. E. Lount	*b*5,119	26
36	Nipissing	North Bay	*a*J. M. Deacon	*b*5,907	86
37	Norfolk	Simcoe	W. M. McGuire	6,055	65
38	Northumberland, East	Colborne	A. G. Willoughby	3,424	95
39	Northumberland, West	Cobourg	Hugh McCullough	2,074	37
40	Ontario	Whitby	G. W. Dryden	10,903	20
41	Ottawa	Ottawa	J. T. Moxley	9,883	95
42	Oxford	Woodstock	W. L. MacWhinnie	8,150	20
43	Parry Sound	Parry Sound	*i*J. H. Tully	2,225	15
44	Peel	Brampton	F. J. Jackson	6,829	77
45	Perth, North	Stratford	Dr. M. Steele	4,715	25
46	Perth, South	St. Mary's	G. D. L. Rice	2,087	25
47	Peterborough	Peterborough	W. F. Morrow	6,467	00
48	Port Arthur	Port Arthur	J. M. Munro	*b*5,228	75
49	Prescott	L'Orignal	H. M. Mooney	2,693	50
50	Prince Edward	Picton	J. H. Holmes	2,552	85
51	Rainy River	Fort Frances	W. J. Keating	*b*3,381	03
52	Renfrew	Pembroke	R. A. Campbell	4,744	10
53	Russell	Russell	J. A. Gamble	2,494	25
54	Simcoe	Barrie	R. J. Sanderson	13,210	38
55	Stormont	Cornwall	J. C. Alquire	3,763	75
56	Sudbury	Sudbury	M. Brunette	*b*9,660	75
57	Temiskaming	Haileybury	*a*Lorne H. Ferguson	*b*7,219	06
58	Toronto	Toronto	*j*Thos. Crawford	96,603	25

year ending 31st December, 1930, and the sums payable under Section 101 of *The Registry Act*.

Disbursements	Net Income	Percentage under Section 101	Net for Registrar	Instruments: Number registered	Instruments: Number uncopied	Instruments: Number copied but not compared	No.
$ c.	$ c.	$ c.	$ c.				
2,463 10	2,794 60	...	2,794 60	1,664	45	...	1
2,240 00	4,433 80	716 90	3,716 90	2,613	...	...	2
2,970 00	4,363 75	681 87	3,681 88	2,606	...	...	3
3,236 25	3,395 89	197 94	3,197 95	2,157	...	...	4
7,840 11	32 38	...	4,500 00	31	...	...	5
503 00	2,333 35	...	2,333 35	1,049	...	...	6
1,040 00	967 70	...	967 70	821	...	...	7
825 00	1,369 45	...	1,369 45	778	...	...	8
810 00	1,556 75	...	1,556 75	839	...	...	9
2,452 10	4,580 95	734 41	3,846 54	2,499	71	239	10
13,117 22	24,052 28	17,747 05	6,305 23	13,010	160	...	11
3,523 50	3,853 95	426 98	3,426 97	1,315	...	...	12
2,110 00	4,202 15	601 07	3,601 08	2,198	...	...	13
800 00	1,674 07	...	1,674 07	777	...	...	14
650 00	1,177 05	...	1,177 05	687	...	...	15
2,109 62	2,831 58	...	2,831 58	3,217	...	...	16
875 00	2,624 05	...	2,624 05	1,314	36	88	17
1,413 15	3,410 35	205 17	3,205 18	1,723	180	180	18
130 00	821 35	...	821 35	323	...	...	19
2,041 70	4,030 85	515 42	3,515 43	2,039	...	...	20
3,320 49	5,025 03	1,012 52	4,012 51	3,129	...	...	21
2,081 90	4,316 91	658 46	3,658 45	2,473	...	...	22
1,798 00	1,894 30	...	1,894 30	160	...	...	23
3,755 00	7,427 70	2,784 93	4,642 77	4,189	...	...	24
4,548 00	4,707 37	853 68	3,853 69	3,471	72	123	25
218 00	1,379 20	...	1,379 20	547	...	...	26
700 00	1,391 55	...	1,391 55	851	12	...	27
1,216 28	3,467 17	233 55	3,233 62	1,730	...	...	28
1,120 00	2,025 60	...	2,025 60	1,005	...	...	29
4,947 31	5,768 21	1,384 11	4,384 10	3,637	...	...	30
2,639 08	4,287 67	643 83	3,643 84	3,072	...	...	31
904 00	1,035 67	...	1,035 67	479	35	35	32
2,053 50	5,594 48	1,297 24	4,297 24	2,920	...	...	33
925 85	3,143 10	71 55	3,071 55	1,331	24	...	34
1,699 60	3,419 66	209 83	3,209 83	1,356	198	...	35
6,167 28	3,000 00	*	3,000 00	1,013	...	...	36
2,150 00	3,905 65	452 83	3,452 82	2,195	...	...	37
874 00	2,550 95	...	2,550 95	1,108	125	125	38
720 00	1,354 37	...	1,354 37	762	...	...	39
7,784 00	3,119 20	59 60	3,059 60	4,099	169	497	40
5,060 18	4,823 77	911 89	3,911 88	3,705	43	...	41
3,108 00	5,042 20	1,021 10	4,021 10	2,877	...	...	42
732 00	1,493 15	...	1,493 15	675	43	43	43
2,624 00	4,205 77	602 88	3.602 89	2 233	...	...	44
1,248 30	3,466 95	233 48	3,233 47	1,850	...	...	45
861 75	1,225 50	...	1,225 50	758	...	...	46
1,865 50	4,601 50	800 75	3,800 75	2,349	42	21	47
2,841 75	2,387 00	...	2,387 00	1,166	...	...	48
761 30	1,932 20	...	1,932 20	1,034	...	...	49
242 95	2,309 90	...	2,309 90	810	...	...	50
900 00	2,481 03	...	2,481 03	23	...	...	51
1,674 00	3,070 10	35 05	3,035 05	1,737	1	1	52
850 00	1,644 25	...	1,644 25	827	...	...	53
4,221 34	8,989 04	4,190 14	4,798 90	4,692	...	...	54
1,410 00	2,353 75	...	2,353 75	1,357	...	...	55
3,177 90	6,482 85	1,741 42	4,741 43	1,353	...	...	56
7,089 83	129 23	...	4,000 00	27	...	...	57
62,215 37	34,387 88	...	8,000 00	37,218	...	...	58

Statement showing earnings, disbursements, net incomes, etc., of Registrars of Deeds for the
—*Con*

No.	Registry Division	Where office Situate	Registrar	Gross earnings
				$ c.
59	Victoria	Lindsay	J. R. Mark	3,849 40
60	Waterloo	Kitchener	O. S. Eby	13,560 55
61	Welland	Welland	E. E. Fraser	19,669 50
62	Wellington, North	Arthur	Jas. Tucker	2,980 70
63	Wellington, South and Centre	Guelph	C. L. Nelles	6,203 65
64	Wentworth	Hamilton	R. K. Hope	34,175 10
65	York, East and West	Toronto	J. W. Mallon, K.C.	49,803 41
66	York, North	Newmarket	R. L. Boag	5,308 78

a Officer and staff paid direct by Province. All fees sent to Inspector monthly.
b Land Titles Office fees included.
c Salary of $600.00 included.
d Miss J. A. Pollard died July 25th; Geo. Weekes appointed, August 14th, 1930; Deputy acted in the interval.
e R. J. Dillen, died, August 17th, 1930; F. S. Broder appointed, August 27th, 1930; Deputy acted in the interval.
A. H. Jackson died November 16th, 1930; J. N. Purdue appointed, December 9th, 1930; Deputy acted in the interval.
g V. Chisholm died, November 5th, 1930; Geo. Hillmer appointed, November 25th, 1930; Deputy acted in the interval.
h R. H. Dignan died, March 27th, 1930; W. F. Hungerford appointed August 29th, 1930; Deputy acted in the interval.
i C. Gillespie died May 31st, 1930; J. H. Tully appointed December 23rd, 1930; Deputy acted in the interval.
j The salaries and disbursements are deducted from fees of office.
* Deficit of $259.42.

year ending 31st December, 1930, and the sums payable under Section 101 of *The Registry Act*. *cluded*

Disbursements	Net Income	Percentage under Section 101	Net for Registrar	Instruments			No.
				Number registered	Number uncopied	Number copied but not compared	
$ c.	$ c.	$ c.	$ c.				
1,105 00	2,744 40	....	2,744 40	1,393	....	....	59
7,024 93	6,535 62	1,982 56	4,553 06	5,124	....	....	60
9,269 16	10,400 34	5,460 30	4,940 04	6,891	26	....	61
1,119 50	1,861 20	....	1,861 20	1,063	56	179	62
2,360 00	3,843 65	421 83	3,421 82	2,580	....	....	63
18,667 00	15,508 10	10,057 29	5,450 81	13,681	....	....	64
19,426 00	30,377 41	23,439 66	6,937 75	19,168	....	....	65
1,500 00	3,808 78	404 39	3,404 39	1,903	....	....	66

Statement Respecting Land Titles Offices

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1930

I.—Local Masters of Titles who are also Registrars of Deeds and who remit all fees to the Province and are paid salaries by the Province.

No.	Division	Where office situate	Name	Fees sent to Province	Salaries and disbursements paid by Province	Surplus after deducting disbursements
1	Cochrane	Cochrane	J. A. Clermont	$7,923 44	$7,840 11	$32 38
2	Nipissing	North Bay	J. M. Deacon	5,907 86	6,167 28	Deficit of 259 42
3	Temiskaming	Haileybury	L. H. Ferguson	7,219 06	7,089 83	129 23

II.—Local Masters who are not Registrars of Deeds, who take fees.

No.	Division	Where office situate	Name	Total fees earned	Disbursements	Net earnings
1	Ottawa	Ottawa	F. A. Magee	$2,436 03	$622 16	$1,813 87
2	Parry Sound	Parry Sound	W. L. Haight	3,824 95	2,575 03	1,249 92
3	Whitby	Whitby	Judge Thompson		No return received	

III.—Local Masters who are also Registrars of Deeds and who take fees.

No.	Division	Where office situate	Name	Gross earnings, L.T.O.	Gross earnings, Reg. Office	Total gross earnings	Disbursements	Net income	Percentage payable to Province	Net to officer
1	Fort William	Fort William	C. W. Jarvis	$3,270 45	$4,107 00	$7,377 45	$3,523 50	$3,853 95	$426 98	$3,426 97
2	Kenora	Kenora	Mrs. E. A. Cunningham	3,268 85	423 45	3,692 30	1,798 00	1,894 30		1,894 30
3	Manitoulin	Gore Bay	C. C. Platt	655 45	1,284 22	1,939 67	904 00	1,035 67	....	1,035 67
4	Muskoka	Bracebridge	C. E. Lount	1,442 28	3,676 98	5,119 26	1,699 60	3,419 66	....	3,209 83
5	Rainy River	Fort Frances	W. J. Keating	3,325 83	55 20	3,381 03	900 00	2,481 03	209 83	2,481 03
6	Sudbury	Sudbury	M. Brunette	6,292 30	3,368 45	9,660 75	3,177 90	6,482 85	....	4,741 43
7	Port Arthur	Port Arthur	J. M. Munro	2,140 10	3,088 65	5,228 75	2,387 00	2,841 75	1,741 42	2,841 75
8	Elgin	St. Thomas	J. H. Coyne	112 12	6,920 93	7,033 05	2,452 10	4,580 95	.... 734 41	3,846 54

IV.—Local Masters who are not Registrars of Deeds, and whose salaries and expenses are paid by Province

No.	Division	Where office situate	Name	Total fees earned	Salaries and disbursements	REMARKS
1	Algoma	Sault Ste. Marie	V. McNamara	$1,988 20	$3,429 00	Deficit of $1,440 80
2	Toronto	Toronto	C. R. Deacon	41,178 85	38,793 46	

STATEMENT RE LOCAL MASTERS OF TITLES,

		Algoma	Cochrane	Elgin	Fort William	Kenora	Manitoulin
1	No. of applications for registration received	......	......	......	2	3	......
2	No. of applications for registration entered	......	......	......	3	3	......
3	No. of applications for registration pending	......	......	......	......	......	......
4	No. of applications for registration returned	22	......	......	......	......	......
5	No. of special applications received	22	5	......	56	14	......
6	No. of special applcations completed	......	5	......	49	14	......
7	No. of special applications pending	......	......	......	7	......	......
8	No. of freehold patents received	65	172	......	34	98	8
9	No. of freehold patents entered	65	166	......	33	91	8
10	No. of freehold patents in course of entry	......	6	......	......	7	......
11	No. of freehold patents returned unentered	......	......	......	1	......	......
12	No. of mining or other lease patents received	3	2	......	......	9	3
13	No. of mining or other lease patents entered	3	2	......	......	9	3
14	No. of mining or other lease patents in course of entry	......	......	......	......	......	......
15	No. of mining or other lease patents returned unentered	......	......	......	......	......	......
16	Orders-in-Council granting land	......	......	......	......	1	......
17	Orders-in-Council entered	......	......	......	......	1	......
18	Land certificates on hand awaiting delivery	11	77	......	1	7	......
19	Land certificates delivered to Patentees	......	139	......	32	84	11
20	Office copies of leases delivered	......	1	......	......	9	......
21	Office copies of leases undelivered	200	1	......	......	......	......
22	No. of transfers registered	......	638	2	237	362	2
23	No. of instruments registered	198	885	10	342	222	3
24	No. of transmission applications	......	70	2	17	26	1
25	No. of sales proceeding applications	22	4	......	......	......	......
26	Total amount of assurance fees collected	$ c. 70 19	$ c. 357 69	$ c.	$ c. 77 36	$ c. 195 20	$ c. 69 22
27	Total fees earned	1,988 20	7,872 49	112 12	3,270 45	3,268 85	55 45
	Total assurance fees paid during the year in all offices....... $2,552 46						

*No return received.

PROVINCE OF ONTARIO, 1930

Muskoka	Nipissing	Ottawa	Parry Sound	Port Arthur	Rainy River	Sudbury	Temiskaming	Toronto	Whitby
....	....	2	1	2	5	....	....	6	....
....	....	3	1	2	5	....	....	6	....
....	....	3	....	....	....	....	....	....	....
....	....	1	....	....	....	....	....	....	....
....	149	....	2	22	15	26	1	....	....
....	149	....	2	17	15	26	1	10	....
....	149	....	....	5	....	....	....	1	....
12	24	....	50	51	33	128	150	....	....
12	24	....	49	51	33	128	142	....	....
....	....	....	1	....	....	....	8	....	....
....	....	....	....	....	....	1	....	....	....
1	9	....	....	3	....	22	85	....	....
1	9	....	....	3	....	22	80	....	....
....	....	....	....	....	....	....	5	....	....
....	....	....	....	....	....	....	....	....	....
....	....	....	....	....	....	....	....	....	....
....	....	....	....	....	....	....	....	....	....
2	2	....	3	2	....	2	25	....	....
10	22	....	48	49	33	126	125	....	....
....	9	....	....	1	....	20	71	....	....
....	392	....	....	2	....	2	14	....	....
186	927	225	358	187	401	625	752	3,180	....
144	372	420	211	178	289	795	1,031	7,633	....
18	30	18	41	11	24	40	40	344	....
....	2	1	2	2	2	5	7	170	....
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
34 23	127 21	5 80	150 33	253 15	65 67	416 81	315 85	413 75	
1,442 28	3,500 16	2,436 03	3,824 95	2,140 10	3,325 83	6,292 30	7,179 59	41,178 85	*

Statement Respecting Division Courts

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing:—

Name of County, United Counties, or District	Number of Divisions	Number oi suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitor's Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
ALGOMA	1	1,272	77,990 93	294 94	29,066 92	29,181 19	180 67	410 11	4,533 70	3,044 13	
	2	37	3,637 48	57 00	1,545 85	1,577 35	25 50		177 47	217 23	
	3	82	3,852 75		2,561 23	2,479 37	81 86		292 16	191 46	
	6	14	588 87		561 00	561 00			44 82	65 90	
	7	362	13,502 10	75 65	9,857 68	9,895 32	38 01		790 50	210 20	
BRANT	1	1,003	70,641 48	565 49	22,479 56	22,597 07	447 98	233 37	3,944 55	2,016 00	
	2	205	8,884 24	606 67	4,520 53	3,760 69	501 57		501 80	431 55	
	3	99	4,191 91		2,137 48	2,137 48			257 58	196 24	
	4	61	3,985 17		3,387 20	3,217 05	170 15		221 50	158 75	
	5	12	1,106 96		830 00	830 00			60 00	54 00	
BRUCE	1	202	11,012 00		3,217 16	3,217 16			537 68	528 33	
	2	115	8,216 27		5,994 00	5,994 00			482 68	226 54	
	3	89	7,887 65		4,247 32	3,856 07	391 25		469 71	280 83	
	4	82	3,123 76		1,223 00	1,223 00			191 85	144 26	
	5	130	7,658 97	19 50	4,363 76	4,292 83	90 43		517 25	427 16	
	7	57	3,299 31		1,166 59	1,166 59			243 15	220 00	
	8	175	7,173 65	51 53	4,944 85	4,825 01	171 37		630 66	391 80	
	9	39	2,950 41		2,051 20	2,051 20			171 35	95 75	
	10	30	1,876 08		1,599 00	1,599 00			118 75	133 40	
	11	82	5,108 78		3,161 73	3,047 13	114 60		254 25	206 65	
	12	126	5,621 44		2,896 00	2,896 00			295 35	200 75	
CARLETON	1	4,211	253,542 75	1,294 47	42,694 65	42,955 65	1,033 47	836 66 7,849 62	17,199 50	11,183 07	
	2	28	1,872 62		697 85	697 85			221 50	150 00	
	3	57	5,051 17	17 00	3,234 03	3,251 03			219 28	216 90	
	4	39	4,506 60		1,545 00	1,545 00			193 50	196 60	
	5	47	3,078 37	14 85	1,851 90	1,815 51	51 24		191 05	227 21	
	6	100	6,886 20	25 98	4,367 51	4,298 56	94 93		438 00	285 25	
	7	1,699	70,593 87	123 98	11,427 51	11,496 75	54 74	732 40	5,607 99	3,966 25	

COCHRANE	1	438	30,783 39	118 30	14,075 07	13,750 91	442 46	....	1,884 52	1,659 43	......
	2	1,267	65,737 02	1,555 46	27,341 79	27,767 53	1,129 72	309 10	4,197 03	3,458 38	......
	3	129	8,921 95	400 39	7,897 00	8,267 39	30 00	....	546 70	648 26	......
	4	325	24,266 90	1,170 23	11,144 96	11,803 46	511 73	....	1,305 99	1,214 53	54 12
	5	141	13,986 15	276 94	6,028 22	6,212 18	92 98	....	674 66	657 00	......
	6	336	14,867 12	172 75	4,561 79	4,648 28	86 26	....	926 15	937 35	......
DUFFERIN	1	348	18,356 64	466 81	9,469 17	9,613 69	322 29	....	1,258 00	889 48	......
	2	214	11,159 24	....	5,836 48	5,836 48	....	....	676 39	666 75	......
	5	59	434 46	230 61	1,951 19	2,148 72	33 08	....	235 86	148 91	......
ELGIN	1	553	30,937 44	....	14,054 02	14,054 02	....	....	2,536 45	1,877 90	......
	2	12	910 11	....	806 34	806 34	....	....	86 80	121 29	......
	3	721	54,342 76	....	17,560 65	17,560 65	....	20 27	3,202 85	1,685 31	......
	4	142	12,627 22	44 70	6,035 08	6,053 53	26 25	....	503 25	719 48	......
ESSEX	1	571	32,172 07	75 00	10,201 61	10,131 04	70 51	....	1,400 51	1,885 15	......
	2	298	14,611 16	....	6,673 00	6,673 00	....	....	837 50	613 27	......
	3	168	14,023 40	563 15	5,865 51	6,153 41	275 25	....	850 17	515 40	......
	4	183	18,818 50	23 00	5,513 83	5,413 83	123 00	....	1,070 25	587 00	......
	5	474	47,111 53	423 24	18,657 28	18,923 75	156 77	....	2,062 63	1,342 96	......
	6	99	8,942 79	....	3,214 00	3,214 00	....	710 77	417 09	281 00	......
	7	2,536	189,263 50	1,328 25	49,218 24	49,979 76	566 73	5,752 96	14,403 95	10,553 87	......
	8	239	31,726 07	165 46	16,365 83	16,400 94	130 35	....	1,892 45	1,918 13	......
	9	85	6,958 87	107 40	3,240 57	3,347 97	....	....	481 35	416 00	......
	10	19	2,261 78	....	263 00	263 00	....	....	46 25	59 15	......
	11	520	38,355 44	....	16,847 34	16,731 15	116 19	....	2,063 33	1,035 50	......
FRONTENAC	1	1,081	61,788 41	164 34	23,939 27	23,873 11	226 50	141 25	3,637 49	2,360 03	......
	3	25	1,098 21	....	660 86	660 86	....	....	109 58	135 55	......
	4	53	2,664 49	....	1,312 03	1,312 03	....	....	172 74	220 20	......
	5	1	31 25	....	25 00	25 00	....	....	7 10	10 50	......
	6	81	2,846 36	35 00	1,798 75	1,740 37	93 38	....	296 10	225 50	......
	7	26	1,418 31	....	418 38	418 38	....	....	86 55	75 43	......
GREY	1	860	23,921 00	....	1,175 00	1,175 00	....	....	2,611 30	1,271 88	......
	2	156	15,600 00	....	4,887 35	4,887 35	....	....	310 46	267 40	......
	3	220	10,165 75	36 63	5,618 80	5,648 56	7 95	....	754 90	332 75	......
	4	120	11,937 03	200 00	3,367 82	3,518 82	49 10	....	607 12	577 58	......
	5	125	7,701 86	....	3,337 38	3,332 38	5 00	....	582 10	552 66	......
	6	78	4,798 93	....	2,503 19	2,426 97	76 22	....	130 50	161 80	......
	7	214	11,251 96	19 78	3,437 02	3,455 80	1 00	....	637 00	500 00	......
	8	118	6,554 08	234 80	3,337 15	3,448 05	123 90	....	450 50	420 00	......

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitor's Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
HALDIMAND	1	98	6,347 49	749 68	1,770 93	2,239 97	280 64	....	386 60	250 00	......
	2	56	4,525 61	12 00	1,948 02	1,955 02	5 00	....	159 47	90 50	......
	3	227	14,603 53	66 60	3,808 81	3,804 16	71 25	....	812 07	421 54	......
	4	103	5,842 57	....	2,160 92	2,160 92	....	....	285 60	452 54	......
	5	14	1,292 94	....	550 97	550 97	....	....	69 40	71 30	......
HALIBURTON	1	22	999 78	....	519 86	519 86	....	....	138 00	95 00	......
	2	164	7,747 60	....	2,483 00	2,483 00	....	....	381 30	196 15	......
	3	12	1,018 71	....	607 48	607 48	....	....	116 65	78 00	......
	4	No business.									
HALTON	1	132	9,524 20	....	5,838 11	5,838 11	....	....	582 85	445 00	......
	2	255	13,575 24	68 24	5,597 92	5,384 18	281 98	....	712 17	446 15	......
	3	338	15,896 38	273 74	8,297 25	8,809 53	481 46	....	1,296 30	527 93	......
	4	148	8,363 79	147 51	4,391 00	4,329 16	209 35	....	641 24	424 07	......
	5	5	340 73	....	124 00	124 00	....	....	49 90	73 18	......
	6	420	26,653 56	5 00	14,633 00	14,582 43	56 60	....	1,601 43	863 90	......
HASTINGS	1	745	40,185 91	877 15	18,271 00	18,770 01	378 14	157 50	3,691 39	1,671 00	......
	2	67	4,142 08	139 56	1,955 46	1,857 42	237 59	....	317 08	511 23	......
	3	8	135 00	....	727 40	727 40	....	....	29 66	15 00	......
	4	101	4,661 32	....	1,838 72	1,838 72	....	....	314 80	468 00	......
	5	150	8,382 08	....	3,230 93	3,230 93	....	....	428 00	350 00	......
	6	202	12,000 12	85 78	4,708 30	4,601 86	192 22	....	874 25	750 85	......
	7	70	2,548 94	19 80	1,692 53	1,668 53	24 00	....	217 25	109 30	......
	8	109	6,804 50	....	3,368 51	3,355 19	13 32	....	490 55	280 10	......
	9	519	20,554 71	392 47	8,122 03	8,046 34	468 16	....	1,683 45	1,187 32	......
	10	110	7,036 37	....	4,159 82	4,159 82	....	....	497 30	308 95	......
	11	32	2,140 40	....	2,499 32	2,499 32	....	....	140 00	540 00	......
	12	237	12,182 37	20 00	3,286 57	3,248 56	58 01	....	673 40	475 65	......

HURON	1	233	12,197 67	65 80	6,249 86	6,050 25	149 61	....	966 09	553 45	......
	2	251	13,881 40	264 58	4,323 05	4,488 88	98 75	....	838 90	750 00	......
	3	72	6,246 00	....	2,165 37	2,165 37	....	....	281 95	170 70	......
	4	250	11,266 96	....	5,435 03	5,435 03	....	....	546 95	435 00	......
	5	183	14,344 41	....	6,755 38	6,755 38	....	....	728 80	639 00	......
	6	13	1,352 89	....	628 34	628 34	....	....	75 25	93 00	......
	7	34	3,048 68	2 15	307 68	307 68	2 15	....	82 00	66 30	......
	8	149	7,287 93	55 35	3,933 33	3,718 75	269 93	....	532 60	429 35	......
	9	75	6,980 53	....	5,149 42	5,149 42	....	....	312 00	266 55	......
	10	58	4,444 86	5 41	1,915 13	1,880 54	40 00	....	171 00	135 00	......
	11	53	2,762 24	....	1,346 13	1,346 13	....	....	167 70	232 43	......
	12	92	3,947 00	....	2,018 07	2,018 07	....	....	119 00	120 00	......
KENORA	1	239	14,189 95	659 33	6,042 70	6,294 84	407 19	....	1,338 66	374 60	......
	3	62	5,205 29	460 12	2,663 82	2,765 88	358 06	....	209 90	216 25	18 80
	4	136	10,196 32	385 73	4,129 21	3,888 01	626 93	....	622 15	245 25	......
KENT	1	861	46,458 02	2,388 29	16,495 82	15,557 64	3,325 45	174 60	3,748 68	1,373 93	45 00
	2	265	18,656 42	226 21	11,794 34	10,330 15	1,690 40	....	1,141 95	817 95	......
	3	153	8,109 36	151 82	5,127 02	4,607 27	671 57	....	663 00	470 21	......
	4	Vacant	....	....	....	....	....	....	....	....	......
	5	277	16,354 75	151 00	10,299 58	10,290 43	160 72	....	1,163 75	850 20	......
	6	125	9,511 16	....	3,125 70	3,125 70	....	....	289 00	497 10	......
	7	190	15,570 62	141 53	4,471 84	4,356 61	256 76	....	752 25	593 20	......
LAMBTON	1	1,491	85,276 83	529 43	25,670 17	25,910 48	289 12	392 90	4,476 35	2,556 30	......
	2	77	5,165 14	....	2,169 07	2,169 07	....	....	304 60	304 80	......
	3	29	2,053 69	....	1,735 16	1,735 16	....	....	52 60	229 80	......
	4	29	1,902 76	....	1,455 16	1,455 16	....	....	123 00	101 96	......
	5	89	8,900 20	....	2,240 90	2,240 90	....	....	240 25	217 67	......
	6	81	4,085 71	....	2,038 87	2,038 87	....	....	235 47	225 19	......
	8	169	10,665 80	294 81	4,512 31	4,807 12	250 00	....	628 90	350 48	......
	9	67	5,702 40	....	1,436 15	1,436 15	....	....	256 45	274 50	......
LANARK	1	447	17,619 09	185 50	9,238 79	8,952 81	471 48	....	1,712 00	839 28	......
	2	74	3,902 73	....	2,441 86	2,441 86	....	....	263 80	528 60	......
	3	249	10,119 45	62 15	3,896 38	3,867 46	28 92	....	727 38	545 71	......
	4	650	24,900 11	127 90	15,676 90	15,567 06	237 74	....	2,128 20	1,239 15	......
	5	110	5,603 98	....	2,840 00	2,840 00	....	....	327 80	363 95	......
LEEDS AND GRENVILLE	1	536	23,952 20	143 23	9,143 49	9,184 27	102 45	....	1,676 80	945 00	......
	2	446	16,985 09	....	6,841 89	5,825 93	1,015 96	....	1,494 19	482 78	......
	3	111	6,880 93	224 25	1,807 29	2,002 79	28 75	....	411 63	247 23	......
	4	124	5,695 09	23 68	2,472 19	2,495 87	....	....	493 72	213 25	......
	5	66	4,263 69	76 50	1,273 14	1,235 48	114 16	....	206 00	135 50	......

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitor's Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
LEEDS AND GRENVILLE—*Con.*	6	110	6,388 75		4,506 66	4,506 66			501 72	519 32	
	7	44	2,680 44	5 00	518 14	505 44	17 70		135 02	125 00	
	8	61	4,099 86		1,951 37	1,951 37			345 33	316 67	
	9	55	2,868 08		1,440 44	1,344 25	96 19		214 85	172 50	
	10	44	3,463 76		1,430 47	1,310 47	120 00		137 31	125 00	
	11	Vacant									
	12	45	2,240 74		959 38	959 38			155 44	135 00	
LENNOX AND ADDINGTON	1	230	29,659 74	8 09	4,256 54	4,142 96	121 67		982 35	776 58	
	2	49	1,710 82		581 00	581 00			135 77	141 37	
	3	15	436 28		167 00	167 00			67 50	58 80	
	4	21	1,379 08		204 86	204 86			113 60	87 80	
	5	37	1,511 44	110 05	348 89	458 94			125 35	89 00	
	6	20	642 93		647 03	647 03			53 90	52 70	
	7	52	1,507 33	28 51	906 18	898 86	35 83		163 29	96 70	
	8	49	2,827 18		1,804 00	1,804 00			156 05	144 90	
	9	15	488 60		188 18	188 18			51 30	45 45	
LINCOLN	1	64	4,988 87		3,361 96	3,263 07	98 89		327 55	272 66	
	2	1,068	67,950 46	267 98	24,838 61	24,398 19	708 40	442 15	4,640 50	2,772 37	
	3	96	4,153 14		2,037 00	2,037 00			311 90	365 30	
	4	77	2,555 75	35 15	2,497 21	2,510 60	21 76		380 00	382 00	
	5	162	10,315 00	314 13	3,936 93	3,843 29	307 77		676 35	389 78	
MANITOULIN	1	38	3,384 48		1,348 00	1,348 00			131 80	257 21	
	2	36	1,197 50		1,087 03	1,087 03			120 77	77 85	
	3	11	1,006 67		294 99	294 99			96 20	225 70	
MIDDLESEX	1	1,913	112,418 51	2,829 41	41,741 41	42,412 73	2,158 09	1,340 40	7,226 05	3,253 66	44 49
	2	263	20,403 19	30 72	6,829 92	6,828 00	32 64		611 05	526 60	
	3	178	12,066 02	20 00	6,342 81	5,946 38	416 43		656 22	525 00	

	4	100	4,852 40		2,182 00	2,182 00			350 00	375 00	
	5	91	7,767 76	31 75	2,231 22	2,209 39	53 58		414 62	363 87	
	6	145	10,548 32	155 09	5,317 09	5,448 18	24 00		483 81	310 13	
	7	75	4,342 34	203 89	2,685 69	2,699 88	189 70		298 35	316 00	
	8	35	1,250 03		698 00	698 00			123 06	170 75	
	9	1,287	64,011 75	1,739 85	18,670 06	19,718 54	691 37	311 49	4,204 45	2,153 66	1 50
MUSKOKA	1	164	9,255 22		2,356 32	2,356 32			473 80	276 15	
	2	Vacant									
	3	164	7,238 44	114 55	2,264 18	2,373 73	5 00		619 25	338 00	
NIPISSING	1	277	19,774 21	140 74	6,865 01	6,811 18	194 57		817 05	935 79	
	2	47	2,425 47	78 84	1,790 53	1,795 02	74 35		168 30	234 70	
	3	666	39,648 89		6,028 19	5,797 31	230 88		2,962 16	1,892 94	
NORFOLK	1	796	35,140 72	1 35	15,148 57	14,577 46	571 11		2,437 50	2,317 98	
	2	81	5,530 34		2,495 00	2,295 00	200 00		314 35	238 37	
	3	16	2,345 00		1,570 54	1,570 54			88 50	75 00	
	4										
	5	34	1,717 63		1,603 33	1,603 33			232 20	94 60	
	6										
	7	38	2,127 80		478 68	478 68			110 65	165 20	
	8	64	3,232 14	25 13	2,139 89	2,065 00	100 00		240 88	175 00	
NORTHUMBERLAND AND DURHAM	1	256	13,653 67	177 00	5,969 95	6,146 95			966 65	631 41	
	2	51	3,160 97	4 00	1,473 82	1,465 37	12 45		211 80	189 90	
	3	228	13,198 16		4,891 36	4,872 36	19 00		933 10	622 17	
	4	71	6,403 00		2,808 00	2,808 00			340 00	285 00	
	5	326	16,157 14	38 96	8,228 86	7,962 76	305 06		1,019 52	550 01	
	6	26	1,646 96		635 40	635 40			129 92	128 02	
	7	131	8,183 50	225 42	2,023 97	2,154 29	91 10		577 00	450 00	
	8	195	9,348 60		3,228 78	3,228 78			632 90	387 89	
	9	79	5,334 27	7 95	3,266 69	3,266 69	7 95		325 78	337 42	
	10	32	2,067 47		747 00	747 00			117 59	68 25	
	11	276	15,301 36	83 83	8,148 18	7,619 00	603 91		921 64	654 56	
ONTARIO	1	185	11,757 98	262 41	9,245 45	9,217 76	290 10		919 45	575 52	5 87
	2	88	6,662 17		3,119 53	3,119 53			337 47	502 33	
	3	115	9,122 86	207 84	3,354 87	3,443 09	119 62		532 55	325 00	
	4	153	9,074 39	42 60	4,348 41	4,391 01	179 95		560 50	269 43	
	5	39	3,699 88		805 68	805 68			169 95	117 59	
	6	81	5,836 36	92 03	3,028 64	2,547 33	573 34		356 82	208 15	
	7	80	3,585 52	5 58	2,497 00	2,497 00	5 58		312 41	255 00	
	8	866	49,007 91	25 57	13,761 03	13,451 25	551 13	238 32	3,961 05	2,168 37	

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitor's Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
OXFORD	1	704	34,099 68	20 70	16,199 47	16,193 82	26 35		2,569 70	1,665 00	
	2	54	5,503 90	78 20	1,205 59	1,014 05	269 74		274 90	335 02	
	3	34	700 00		700 00	700 00			125 00	90 00	
	4	107	6,504 88	22 30	4,321 36	4,129 31	214 35		422 00	290 60	
	5	448	22,871 17	257 57	10,622 20	10,562 49	317 78		1,436 00	769 00	
	6	248	19,002 24	85 00	5,420 34	5,505 34			923 50	745 00	
	7	71	5,369 89	2 39	1,770 32	1,695 32	77 39		282 82	154 75	
PARRY SOUND	1	315	14,429 20	885 12	6,454 67	6,760 03	579 76		1,118 65	875 84	
	2	15	646 99		226 00	226 00			64 27	40 00	
	3	20	658 48	48 00	533 50	581 50			67 45	70 25	
	4	90	6,186 57	72 25	2,125 46	2,053 34	144 37		282 75	193 00	
	5	13	1,156 55		521 14	521 14			56 72	44 90	
	6	99	6,036 55		2,638 55	2,638 55			321 17	518 41	
	7	76	4,795 04	10 00	2,489 06	2,456 96	42 10		317 70	334 18	
PEEL	1	305	22,117 80		5,954 00	5,954 00			644 93	662 32	
	2	103	5,652 59		3,899 00	3,899 00			384 04	394 62	
	3	103	9,356 60	51 58	3,237 35	3,185 77	51 58		499 90	456 99	
	4	44	4,546 15		3,125 22	2,809 27	315 95		197 43	223 65	
PERTH	1	906	39,739 80	433 04	17,225 98	17,421 53	237 49	42 80	3,214 00	1,765 78	
	2	188	12,263 32		6,078 00	6,078 00			690 05	586 25	
	3	366	20,762 31	10 11	8,994 29	8,833 36	160 93		1,179 40	747 06	
	4	6	400 00		395 00	395 00			29 00	17 20	
	5	59	3,405 26		2,334 74	2,114 24	220 50		236 75	270 35	
	6	526	35,934 03		22,676 96	22,676 96			2,156 15	1,631 22	
PETERBOROUGH	1	871	52,168 16	52 95	18,052 03	18,057 67	47 31	161 32	3,704 40	2,162 60	
	2	57	4,643 64	34 45	1,471 73	1,483 59	22 59		231 07	59 45	
	3	61	2,787 82	33 77	1,853 92	1,882 69	5 00		214 30	102 00	

	4	6	90 62	...	390 81	390 81	...	...	16 40	42 36	...
	5	132	5,686 45	250 14	3,009 12	3,100 08	159 18	...	516 18	374 78	...
	6	2	78 81	...	28 15	28 15	...	...	5 65	19 35	...
Prescott and Russell	1	26	1,443 57	...	327 19	327 19	...	...	86 60	78 05	...
	2	162	9,055 93	...	4,209 94	4,205 94	4 00	...	589 50	421 30	...
	3	12	646 44	...	486 00	486 00	...	...	32 05	28 00	...
	4	95	3,520 80	...	1,862 26	1,794 16	68 10	...	303 80	244 77	...
	5	18	1,839 25	...	387 80	387 80	...	...	106 83	103 20	...
	6	142	9,454 97	...	5,857 61	5,857 61	...	...	625 77	480 08	...
	7	359	15,833 90	73 80	4,714 79	4,783 59	5 00	...	816 82	467 74	...
	8	78	5,385 43	...	1,679 68	1,679 68	...	...	217 97	208 31	...
	9	36	3,248 35	...	765 43	765 43	...	...	154 75	144 96	...
	10	106	7,483 06	126 91	1,622 39	1,693 33	55 97	...	369 00	331 67	...
	11	115	6,004 37	...	1,947 96	1,947 96	...	...	416 30	383 42	...
Prince Edward	1	242	16,906 24	254 58	7,389 88	6,558 05	1,086 41	...	983 91	750 00	...
	2	8	482 95	...	205 00	205 00	...	...	27 00	35 55	...
	3	No business.									
	4	9	370 42	26 39	253 89	206 57	73 71	...	104 90	100 00	...
	5	71	3,709 00	...	2,472 00	2,472 00	...	...	275 35	213 20	...
	6	27	996 22	...	631 00	631 00	...	...	98 27	59 40	...
	7	18	1,043 00	...	424 00	419 00	5 00	...	97 80	77 55	...
	8	5	78 01	...	17 90	17 90	...	...	7 73	9 45	...
Rainy River	1	221	16,916 10	184 39	5,291 59	4,878 44	597 53	...	987 98	452 79	...
	2	30	2,306 96	107 00	510 56	558 97	58 59	...	129 25	62 30	...
	3	53	3,643 77	...	1,716 03	1,716 03	...	...	169 70	289 21	...
Renfrew	1	611	29,499 66	...	10,713 58	10,653 58	60 00	...	1,869 33	1,438 03	...
	2	23	1,888 36	...	430 00	430 00	...	...	87 00	75 00	...
	3	771	37,311 96	389 61	11,774 08	11,817 23	346 46	...	2,907 91	1,396 10	...
	4	279	13,722 74	127 27	4,967 39	5,046 96	47 70	...	1,013 05	463 75	...
	5	64	4,056 65	6 63	2,508 72	2,227 52	287 83	...	319 80	507 00	...
	6	69	4,532 54	...	1,720 96	1,720 96	...	...	259 58	170 85	...
	7	208	16,339 75	...	4,584 57	4,427 41	157 16	...	806 79	1,117 62	...
Simcoe	1	664	27,323 00	492 19	17,895 79	18,200 73	187 25	...	2,535 30	2,021 99	...
	2	104	5,919 39	102 81	2,995 58	2,793 14	305 25	...	410 10	228 44	...
	3	84	7,203 69	115 58	2,971 77	3,066 77	20 58	...	379 25	297 00	...
	4	141	9,951 03	94 00	3,490 61	3,537 81	46 80	...	599 65	283 94	...
	5	54	2,403 21	43 60	1,557 82	1,529 82	71 60	...	186 50	306 80	...
	6	1,139	54,507 30	397 94	19,514 03	19,885 91	26 06	204 70	3,850 00	1,059 01	...
	7	74	5,613 71	12 00	2,619 44	2,569 44	62 00	...	341 20	358 39	...
	8	198	15,615 63	112 78	7,577 66	7,613 12	188 78	...	633 63	349 90	...

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitor's Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
SIMCOE—*Continued*	9	279	12,162 70	6 30	4,766 61	4,650 06	116 55	....	918 88	626 58	......
	10	119	6,106 28	....	4,113 73	4,113 73	....	....	681 25	395 00	......
	11	665	30,016 09	....	11,246 93	11,246 93	....	....	1,965 84	1,023 48	......
STORMONT, DUNDAS AND GLENGARRY	1	105	6,683 09	....	4,025 15	4,025 15	....	....	425 00	392 24	......
	2	218	14,814 30	16 90	5,590 68	5,540 85	66 73	....	821 36	686 60	......
	3	638	30,273 55	19 05	16,380 54	16,205 92	193 67	....	2,564 40	1,638 81	......
	4	112	9,086 16	....	3,583 39	3,583 39	....	....	562 54	418 11	......
	5	237	12,908 43	41 90	5,262 33	5,270 73	33 50	....	879 55	692 53	......
	6	99	8,948 39	....	3,398 39	3,283 37	357 57	....	599 65	516 53	......
	7	116	9,113 95	....	3,842 88	3,842 88	....	....	573 64	216 79	......
	8	166	11,824 12	120 46	5,117 94	5,145 51	108 12	....	709 00	646 00	......
	9	109	5,882 47	....	2,534 11	2,534 11	....	....	426 92	125 00	......
	10	203	17,058 57	86 70	6,835 15	6,757 41	164 44	....	574 25	510 50	......
	11	86	7,064 98	614 87	3,913 54	4,281 55	236 86	....	356 01	303 36	......
	12	145	7,392 51	....	3,126 52	3,126 52	....	....	583 68	500 43	......
SUDBURY	1	1,999	135,243 00	6,827 45	64,201 70	68,877 95	2,151 20	199 19 2,262 00	9,530 80	5,991 90	10 45
	2	67	4,211 72	48 37	820 94	782 78	86 53	....	217 67	113 35	......
	3	34	2,751 14	....	898 45	898 45	....	....	98 15	131 82	......
	4	59	5,517 89	....	2,776 12	2,476 12	....	....	290 36	493 67	......
	5	58	3,747 06	....	544 00	544 00	....	....	153 90	150 00	......
TEMISKAMING	1	326	23,778 02	698 81	9,451 46	9,835 27	315 00	....	1,644 70	990 83	......
	2	328	22,125 14	138 56	10,576 08	10,697 48	17 16	....	1,793 07	1,318 10	......
	3	176	11,847 87	90 70	8,737 24	8,743 59	84 35	....	742 16	612 00	......
	4	695	37,505 38	432 59	15,812 24	15,839 49	405 34	48 77	3,243 85	1,811 15	......
THUNDER BAY	1	726	53,778 02	35 94	21,808 62	21,772 68	35 94	149 84	3,666 10	2,085 19	......
	2	32	2,753 80	....	1,542 00	1,542 00	....	....	158 20	167 75	......

	3	875	61,045 54	1,052 43	25,892 25	25,926 54	1,018 14	....	3,481 50	2,424 69	......
	4	5	172 71	....	172 71	172 71	....	....	16 15	4 30	......
VICTORIA..................	1	47	2,915 42	....	983 00	983 00	....	....	122 95	48 50	......
	2	67	2,900 00	....	1,411 05	1,411 05	....	....	210 28	190 60	......
	3	40	2,504 62	....	1,548 76	1,548 76	....	....	134 00	90 60	......
	4	40	3,533 08	....	1,363 29	1,363 29	....	....	178 63	147 22	......
	5	365	25,150 50	....	12,500 00	12,126 90	373 10	....	1,500 00	771 80	......
	6	34	1,462 60	....	1,335 45	1,335 45	....	....	110 10	135 70	......
	7	57	3,570 22	....	1,960 14	1,960 14	....	....	171 80	205 45	......
WATERLOO................	1	1,181	61,175 71	172 00	26,168 80	26,157 40	183 40	269 41	4,064 70	2,023 80	......
	2	165	9,058 23	....	4,358 15	4,358 15	....	....	638 15	426 00	......
	3	613	23,391 64	8 50	9,359 98	9,198 09	170 39	....	1,795 75	878 50	......
	4	153	7,225 38	262 21	3,859 78	4,090 52	31 47	....	428 55	658 90	......
	5	86	5,032 20	125 75	3,925 48	3,464 36	586 87	....	338 80	268 65	......
	6	116	6,597 30	....	1,522 88	1,522 88	....	....	348 15	367 62	......
	7	36	2,430 22	....	1,686 85	1,686 85	....	....	118 30	117 15	......
WELLAND..................	1	1,118	62,904 39	425 71	29,675 09	29,717 52	383 28	639 61	5,298 71	2,450 50	......
	2	11	638 00	....	497 00	497 00	....	....	91 00	15 00	......
	3	628	40,386 00	54 45	8,706 62	8,706 38	54 69	....	2,214 22	1,423 38	......
	4	928	60,179 58	1,869 83	20,721 08	20,983 22	1,607 69	237 87	3,952 59	3,000 00	34 25
	5	178	8,571 29	493 59	2,714 53	2,561 90	646 22	....	726 17	408 21	......
	6	675	32,485 35	284 47	22,551 22	22,125 01	710 68	....	2,851 90	1,474 65	......
WELLINGTON..............	1	1,244	68,174 69	346 75	23,911 65	23,980 47	277 93	479 90	4,765 97	2,081 64	......
	2	15	756 83	....	448 00	448 00	....	....	50 00	55 00	......
	4	188	7,866 83	118 29	4,908 06	5,000 35	20 78	....	626 83	235 26	......
	5	117	5,943 19	10 85	2,496 72	2,348 15	159 42	....	355 88	354 12	......
	6	73	3,073 00	....	1,708 68	1,543 53	165 15	....	221 25	201 95	......
	7	59	4,395 44	137 25	2,388 80	2,451 13	74 92	....	285 00	285 60	......
	8	79	5,405 90	4 12	2,336 36	2,315 49	24 99	....	300 55	196 40	......
	10	116	8,333 82	426 36	4,677 75	4,895 31	208 80	....	531 40	419 60	......
	11	149	11,386 86	32 22	4,396 23	4,421 55	6 90	....	598 07	425 55	......
WENTWORTH..............	1	1,995	129,693 63	1,965 58	40,316 17	40,695 11	1,586 64	25 87 1,598 76	7,271 90	4,258 79	1 50
	2	168	11,070 34	334 70	5,971 20	6,067 79	238 11	....	704 50	645 49	......
	3	180	9,845 90	42 53	6,832 16	6,873 73	....	....	734 60	309 95	......
	4	47	3,776 57	....	1,409 46	1,409 46	....	....	279 10	260 87	......
	5	117	6,806 30	....	2,564 71	2,564 71	....	....	300 00	106 89	......
	9	2,376	143,966 77	1,794 84	44,246 85	44,665 12	1,376 57	40 45 2,530 15	10,106 85	4,404 52	......

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing:—*Concluded*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitor's Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
YORK	1	7,316	571,021 58	4,215 39	96,793 16	94,103 45	6,905 10	1,890 47 20,087 40	33,516 55	16,452 35	75 81
	2	89	6,383 64	....	3,426 00	3,426 00	....	....	375 05	375 80	......
	3	201	14,287 05	148 90	6,122 56	6,037 87	233 59	....	879 35	352 49	......
	4	233	15,960 06	35 50	5,429 54	5,320 04	145 00	....	929 30	825 12	......
	5	89	7,948 23	5 00	3,638 21	3,598 35	44 86	....	392 05	271 35	......
	6	111	7,302 88	....	1,779 37	1,779 37	....	....	499 35	345 35	......
	7	38	2,964 66	235 40	2,236 27	2,197 37	274 30	....	199 28	150 00	......
	8	1,240	78,206 93	445 68	24,194 66	23,973 95	666 39	57 36 850 60	6,001 50	4,573 66	3 93
	9	1,197	62,356 22	363 38	21,745 26	21,928 43	180 21	585 88	5,119 58	3,446 81	......
	10	5,300	402,291 03	3,004 52	69,962 30	70,333 61	2,633 21	956 80 11,846 24	22,528 30	11,784 06	46 98
	11	262	16,000 87	282 13	4,930 13	4,665 54	546 72	....	1,282 36	737 70	......
Totals	341	99,290	$5,671,774 73	$60,606 80	$2,147,856 30	$2,151,609 84	$63,199 38	65,315 59	....	....	356 50

Statement Respecting Police Magistrates

POLICE MAGISTRATES, PROVINCE OF ONTARIO, 1930

County or District	Name	Address	Salary paid by Province	Expenses paid by Province	Total cost to Province	Tot. l fees paid to Province	Net cost to Province	Fines paid through Office of Inspector of Legal Offices
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Algoma	Arthurs, Ed.	Espanola	1,900 00	163 50	2,063 50	293 00	1,770 50	261 00
"	Bradbury, J. R.	Blind River						5 00
"	*a*Depew, J. E.	White River	2,500 00	454 75	2,954 75	571 85	1,382 90	1,320 00
"	Elliot, A.	Sault Ste. Marie	600 00		600 00	238 50	361 50	790 00
"	Peterson, N. H.	Bruce Mines	1,800 00	930 40	2,730 40	379 00	2,351 40	1,177 00
Brant	Blake, J. R.	Galt	1,600 00		1,600 00	1,595 00	5 00	6,379 00
"	Jones, S. A.	Brantford						20 00
Bruce	Macartney, Jno.	Wiarton	1,000 00	82 50	1,082 50	234 50	848 00	167 00
"	Walker, F. W.	Walkerton	2,000 00	402 15	2,402 15	623 05	779 10	591 00
Carleton	Cummings, W. R.	Eastview						
"	Hopewell, Chas.	Ottawa						818 00
"	*b*Joynt, Wm.	"	2,000 00	83 10	2,083 10	1,794 50	288 60	2,058 00
"	*c*Strike, G. E. (Deputy)	"						
Cochrane	Tucker, E. R.	Cochrane	3,250 00	1,110 54	4,360 54	2,110 00	2,250 54	1,894 00
Dufferin	Falconer, H.	Orangeville	800 00	41 40	841 40	554 60	286 80	693 00
Elgin	Maxwell, C. F.	St. Thomas	1,250 00	181 00	1,431 00	645 35	785 65	2,003 50
Essex	Anderson, S. T.	Leamington						119 00
"	Brodie, D. M.	Windsor						250 00
"	Johnston, R. H.	Essex						35 00
"	McCormick, W. A.	Amherstburg						
"	Smart, J. H.	Kingsville						20 00
"	Smith, W. A.	Sandwich	2,500 00		2,500 00	4,204 00		5,024 00
"	Stewart, Wm.	Pelee Island	300 00		300 00	5 50	294 50	25 00
Frontenac	Bradshaw, J. W.	Kingston	1,200 00	29 65	1,229 65	566 25	663 40	1,732 50
"	Farrell, J. M.	"						10 00

Grey	Armstrong, M.	Markdale						10 00
"	Spereman, E. C., K.C.	Owen Sound	1,500 00	194 15	1,694 15	798 25	895 90	1,740 00
"	Laidlaw, Wm.	Durham						95 00
Haldimand	Massie, J. C.	Dunnville	3,500 00	1,545 60	5,045 60	2,626 30	2,419 30	3,688 50
Halton	Barr, W. J.	Burlington						380 00
"	Moore, H. P.	Acton	2,500 00	146 15	2,646 15	548 50	2,097 65	1,049 00
"	McIlveen, W. E.	Oakville						3,123 00
Hastings	Bedford, H. R.	Deseronto						228 00
"	Casement, R. R.	Madoc		59 75	59 75		59 75	835 00
"	Mikel, W. C.	Belleville	1,700 00		1,700 00	631 00	1,069 00	1,086 50
"	O'Rourke, T. A.	Trenton						407 00
"	Wiggins, W. E.	Bancroft	1,500 00	84 25	1,584 25		1,584 25	571 00
Huron	Andrews, S. J.	Clinton						5 00
"	Greig, J. C.	Seaforth						
"	Reid, C. A.	Goderich	2,500 00	262 90	2,762 90	951 00	1,811 90	687 00
Kenora	Kinney, J. A.	Kenora	800 00	52 80	852 80	63 00	789 80	287 00
"	Pronger, R. H.	Dryden	1,200 00		1,200 00	112 50	1,087 50	190 00
"	*d*Dynes, R. F.	Sioux Lookout		10 75	10 75			65 00
Kent	Arnold, S. B.	Chatham	1,000 00	65 80	1,065 80	1,540 50		1,805 15
"	Stennett, H. P.	Ridgetown						50 00
"	Carscallen, A. B.	Wallaceburg	1,000 00		1,000 00	294 80	705 20	346 00
"	*Fox, F. J.	Wheatley						
"	Callwood, H.	Tilbury						1,089 00
"	*e*Madden, E. B.	Dresden						
Lambton	Woodrow, C. S.	Sarnia	1,500 00	149 80	1,649 80	1,440 00	209 80	1,905 00
Lanark	Kirkland, J. T.	Almonte	500 00	137 95	637 95	181 25	456 70	672 00
"	McNeely, J. S. L.	Perth						
"	*Patchell, Robt. A.	Carleton Place						
"	Sparham, B. E.	Smith's Falls						1,085 00

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a J. E. Depew retired as of December, 31st, 1930; T. H. Wolfe appointed by Order-in-Council, December 9th, 1930.
b Wm. Joynt died, November 4th, 1930; G. R. Boucher appointed, December 9th, 1930.
c G. E. Strike appointed Deputy P.M. by Order-in-Council, December 9th, 1930.
d R. F. Dynes appointed by Order-in-Council, October 23rd, 1930.
e E. B. Madden appointed by Order-in-Council, March 12th, 1930.
* No returns received for 1930.

POLICE MAGISTRATES, PROVINCE OF ONTARIO, 1930—*Continued*

County or District	Name	Address	Salary paid by Province	Expenses paid by Province	Total cost to Province	Total fees paid to Province	Net cost to Province	Fines paid through Office of Inspector of Legal Offices
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Leeds and Grenville	Atkinson, H., Grenville	Kemptville	1,500 00	466 60	1,966 60	662 85	1,303 75	1,375 00
" "	Halpin, P. K., Grenville	Prescott						
" "	Pinkerton, J. B.	Elgin						
" "	Preston, D. K.	Newboro						15 00
" "	Sampson, J. H.	Gananoque						246 00
" "	*a*Wright, Geo. A.	Brockville	500 00	40 20	540 20	154 90	385 30	808 00
Lennox and Addington	Graham, M. P.	Napanee	1,200 00		1,200 00	808 15	391 85	1,336 00
" "	Lloyd, J. L.	Northbrook	300 00	9 90	309 90	56 30	253 60	222 00
Lincoln	Campbell, J. H.	St. Catharines	1,000 00		1,000 00	903 81	96 19	1,763 00
Manitoulin	Major, F. W.	Gore Bay	1,800 00	1,115 55	2,915 55	346 75	2,568 80	841 00
Middlesex	Hawkshaw, C. W.	Lucan						4,409 50
"	McIntyre, Alex. A.	Wardsville						377 00
"	McKay, S. G.	Ailsa Craig						
"	Scandrett, T. W., K.C.	London						980 00
"	Zapfe, F. T.	Strathroy	1,500 00		1,500 00	211 40	1,288 60	299 00
Muskoka	*d*Farnsworth, H.	Huntsville						110 00
"	Myers, J. G.	Bracebridge	600 00	180 85	780 85	467 50	313 35	841 00
Nipissing	*e*Fortier, W. L.	Sturgeon Falls						374 00
"	McGaughey, C. S.	North Bay	2,000 00	115 50	2,115 50	592 75	1,522 75	1,202 50
"	Weegar, S.	" "						225 00
Norfolk	Gunton, R. E.	Simcoe	2,300 00	10 00	2,310 00	661 35	1,648 65	1,640 90
Northumberland and Durham	Campbell, W. A. F.	Port Hope						1,946 50
" "	Colville, Neil	Orono						
" "	Floyd, W. H.	Cobourg	1,200 00	370 25	1,570 25	818 71	751 51	2,782 75
" "	Jakeman, W. A.	Bethany						15 00

Northumberland and Durham	Payne, G. A.	Campbellford						70 00
" "	*b*Ward, W. F.	Bowmanville						969 00
Ontario	Bick, C. F.	Cannington						192 00
"	Clark, W. J.	Pickering						926 00
"	*c*Creighton, T. K.	Oshawa						265 00
"	Purdy, E. H.	Port Perry						333 00
"	Willis, J. E.	Whitby				50 00		170 00
Oxford	Ball, A. S.	Woodstock						
"	Paterson, J. L.	Ingersoll	1,600 00	491 40	2,091 40	1,365 25	726 15	4,721 00
Parry Sound	Broughton, J. D.	Parry Sound	1,920 00	84 73	2,004 73	428 54	1,576 19	1,330 00
"	Wilson, J. J.	Burks Falls	1,200 00	161 50	1,361 50	408 50	953 00	722 00
Patricia	Holland, H. E.	Goldpines	600 00	208 25	808 25	33 00	775 25	109 00
Peel	Bull, L. J. C.	Brampton						3,266 00
"	Burgess, W. H.	Port Credit						
Perth	Butcher, W. R.	St. Mary's						
"	Hamilton, T. L.	Listowel						40 00
"	Makins, J. A.	Stratford	1,000 00	6 00	1,006 00	661 55	344 45	1,380 00
"	Trim, Chas.	Milverton						
Peterborough	Langley, O. A.	Peterborough	1,300 00	123 00	1,423 00	904 50	518 50	1,590 50
Prescott and Russell	Erskine, W. T. (Russell)	Rockland						719 00
" "	Lawlor, H. W.	Hawkesbury	1,000 00		1,000 00	211 70	788 30	474 00
" "	Poulin, B. R.	L'Orignal						35 00
Prince Edward	Norman, R. A.	Picton						195 00
Rainy River	Cruso, H. L.	Fort Frances	2,000 00	162 70	2,162 70	591 10	1,571 60	643 00
Renfrew	Chown, S. T.	Renfrew	2,500 00	187 84	2,687 84	265 60	2,422 24	283 50
"	Craig, D.	Arnprior						199 00
"	MacGregor, W. K.	Pembroke						415 00
"	MacKay, W. A.	Renfrew				3 00		59 90

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a G. A. Wright appointed, August 14th, 1930; J. A. Page, having died June 27th, 1930.
b Mr. Ward being ill; A. Campbell appointed pro tem., during his illness, Order-in Council, September 16th, 1930.
c T. K. Creighton appointed, August 20th, 1930; A. F. Hind having died July 11th, 1930.
d H. Farnsworth resigned.
e Complete returns have not been received from Mr. Fortier in 1930.

POLICE MAGISTRATES, PROVINCE OF ONTARIO, 1930—*Continued*

County or District	Name	Address	Salary paid by Province	Expenses paid by Province	Total cost to Province	Total fees paid to Province	Net cost to Province	Fines paid through Office of Inspector of Legal Offices
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Simcoe	Brown, E. B.	Victoria Harbour						
"	Cook, Frank	Midland	400 00		400 00	115 00	285 00	170 00
"	Copeland, Geo. E.	Penetanguishene	500 00		500 00	154 25	345 75	504 00
"	Gover, H.	Coldwater	1,000 00		1,000 00	62 35	937 65	59 00
"	Hogg, W. A.	Collingwood	600 00	113 20	713 20	308 00	405 20	509 00
"	Jeffs, C.	Barrie	1,000 00	137 22	1,137 22	2,677 27		5,281 50
"	McCaughrin, D.	Orillia	1,300 00	25 00	1,325 00	460 75	864 25	1,411 00
Stormont, Dundas & Glengarry	Dever, E. J.	Alexandria						155 00
" " "	Miller, A. O.	Avonmore						
" " "	Milligan, J. C.	Cornwall	1,500 00		1,500 00	431 90	1,068 10	591 00
" " "	McCormack, Jno.	Winchester	1,500 00	150 00	1,650 00	947 95	702 05	1,121 25
" " "	*a*Watson, G. A.	Williamstown	1,500 00	15 25	1,515 25	89 40	1,425 85	66 00
Sudbury	McKessock, J. S.	Sudbury	2,100 00		2,100 00	1,082 95	1,017 05	1,978 00
"	Stoddart, Thos.	Copper Cliff	3,000 00	364 55	3,364 15	3,411 00		5,962 00
Temiskaming	Atkinson, S.	Haileybury	3,600 00	1,026 85	4,626 85	2,229 75	2,397 10	3,287 65
Thunder Bay	O'Brien, W. W.	Port Arthur	1,200 00	22 10	1,222 10	367 10	855 00	688 00
"	Palling, Wm.	Fort William	800 00		800 00	176 00	624 00	940 00
"	*b*Young, S. C.	" "	2,000 00	876 50	2,876 50	361 25	1,515 25	1,695 00
Victoria and Haliburton	Jordan, G. A.	Lindsay	1,200 00	89 60	1,289 60	450 50	839 10	787 00
Waterloo	Weir, J. J. A.	Kitchener	1,400 00	102 00	1,502 00	1,280 25	221 75	1,214 00
Welland	Clark, Joseph	Ridgeway						1,494 50
"	Fraser, Alex.	Niagara Falls						611 00
"	Goodwin, John	Welland						951 00
"	Malkin, W. T.	Bridgeburg	800 00		800 00	895 50		127 50

Wellington	Hellyer, A.	Kenilworth	1,000 00	188 75	1,188 75	479 65	709 10	222 00
"	Scott, W. W.	Moorefield						
"	Watt, F., K.C.	Guelph	1,000 00		1,000 00	1,486 25		3,534 00
"	Welsh, D. H.	Palmerston						27 00
"	Woodman, A. C.	Drayton						
Wentworth	Burbidge, H. A.	Hamilton						30 00
"	Fry, J. S.	Dundas						5 00
"	Vance, J. F.	Hamilton	1,800 00		1,800 00	2,286 50		5,743 75
York	Davidson, D.	Mimico Beach	1,500 00	869 74	2,369 74	5,588 01		8,596 00
"	[c]Duncan, G. H.	Richmond Hill						3,609 00
"	Keith, Wm.	Toronto				3 50		6,466 95
"	Toronto Police Court	City Hall						928 00

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[a] G. A. Watson died, November, 1930.

[b] S. C. Young, appointed September 9th, 1930; J. J. O'Connor, having died.

[c] G. H. Duncan resigned, September 9th, 1930.

Appointments

APPOINTMENTS

SHERIFFS

Gazette, February 8th, 1930.—John Rowland, of Walkerton, Ontario, Esquire, to be Sheriff of the County of Bruce, in the room and stead of D. M. Jermyn, deceased.

Gazette, September 20th, 1930.—James Frederick Ault, of Morrisburg, Esquire, to be Sheriff for the United Counties of Stormont, Dundas and Glengarry, in the room and stead of W. R. Mack, deceased.

JUDGES AND LOCAL MASTERS, S.C.O.

Gazette, November 22nd, 1930.—Arthur Watson McNally, of the Town of Amherstburg, Esquire, Barrister-at-Law, to be Local Master of the Supreme Court of Ontario in and for the County of Essex.

CROWN ATTORNEYS AND CLERKS OF THE PEACE

Gazette, February 8th, 1930.—Hugh Boulton Morphy, Esquire, K.C., of Listowel, Ontario, to be Crown Attorney and Clerk of the Peace, *pro tem.*, for the County of Perth, in the room and stead of G. G. McPherson, K.C., resigned.

Gazette, February 8th, 1930.—Camille Wilfrid Arthur Marion, Solicitor, of Rockland, Ontario, to be Crown Attorney and Clerk of the Peace for the United Counties of Prescott and Russell.

Gazette, February 22nd, 1930.—Elwin Dean Wilkins, Esquire, to be Crown Attorney and Clerk of the Peace, *pro tem.*, in and for the District of Sudbury, to take effect as and from the 12th day of February, 1930.

Gazette, July 5th, 1930.—Frederick D. Boggs, K.C., of the Town of Cobourg, to be Crown Attorney and Clerk of the Peace in and for the United Counties of Northumberland and Durham.

Gazette, July 5th, 1930.—J. A. B. Dulmage, of Smith's Falls, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the County of Lanark, *pro tem.*, during the absence of Crown Attorney McKimm.

Gazette, August 30th, 1930.—Elwin Dean Wilkins, of the City of Sudbury, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the District of Sudbury.

Gazette, October 4th, 1930.—Colin Stewart Cameron, of the City of Owen Sound, in the County of Grey, Esquire, Barrister-at-Law, K.C., to be Clerk of Peace and Crown Attorney in and for the County of Grey.

LOCAL REGISTRARS, ETC.

Gazette, October 18th, 1930.—Edmund Weld, of the City of London, Deputy Clerk of the Crown, to be Local Registrar of the Supreme Court of Ontario for the County of Middlesex.

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

Gazette, February 22nd, 1930.—James R. Mark, of Kinmount, to be Registrar of Deeds in and for the County of Victoria.

Gazette, August 30th, 1930.—George Weekes, of Bowmanville, to be Registrar of Deeds for the Registry Division of West Durham, in the room and stead of Miss J. Alma Pollard, deceased.

Gazette, December 13th, 1930.—George Hillmer, of the Town of Oakville, Esquire, to be Registrar of Deeds in and for the Registry Division of the County of Halton.

Gazette, December 27th, 1930.—J. Nelson Purdue, of the Village of Chatsworth, in the County of Grey, Esquire, to be Registrar of Deeds for the Registry Division of the South Riding of the County of Grey, in the room and place of A. J. Jackson, deceased.

POLICE MAGISTRATES AND JUVENILE COURTS

Gazette, May 24th, 1930.—Mark Peter Graham, of the Town of Napanee, Esquire, to be Police Magistrate for the said Town of Napanee.

Gazette, June 21st, 1930.—Thomas E. Langford, of Simcoe, Esquire, to be Police Magistrate, *pro tem.*, for the County of Norfolk, for a period of four months commencing the 6th day of June, 1930.

Gazette, July 19th, 1930.—Arthur Leopold Tinker, Police Court Clerk, City Hall, Toronto, to be a Deputy Police Magistrate in and for the City of Toronto.

Gazette, September 20th, 1930.—Samuel Crawford Young, of the City of Fort William, Esquire, to be a Police Magistrate for the Districts of Thunder Bay, Algoma, Sudbury and Patricia, and also along the line of the Canadian National Railway between Port Arthur and Sudbury.

Gazette, November 22nd, 1930.—Richard Fforde Dynes, of the Town of Sioux Lookout, in the District of Kenora, Esquire, to be Police Magistrate in and for the Town of Sioux Lookout, the District of Kenora as far west as Redditt, the District of Thunder Bay as far east as Nakina, and also Police Magistrate for the District of Patricia.

Gazette, December 20th, 1930.—Glenn Elford Strike, of the City of Ottawa, Esquire, Barrister-at-Law, to be Deputy Police Magistrate for the City of Ottawa.

Gazette, December 20th, 1930.—Thomas Henry Wolfe, of the Township of Chapleau, Esquire, to be Police Magistrate for the Districts of Algoma. Sudbury and Thunder Bay as and from the 2nd day of January, 1931.

Gazette, December 20th, 1930.—George Russell Boucher, of Carp, Esquire, Barrister-at-Law, to be Police Magistrate for the County of Carleton and the County of Russell.

CORONERS

Gazette, January 11th, 1930.—Mumford Harold Bunt, of Watford, Esquire, M.D., to be a Coroner in and for the County of Lambton.

Gazette, January 25th, 1930.—William Howard McNally Charlton, of the Town of Weston, Esquire, M.D., to be a Coroner in and for the County of York.

Gazette, January 25th, 1930.—James George Dillane, of the Village of Sutton, Esquire, M.D., to be a Coroner in and for the County of York.

Gazette, February 8th, 1930.—Robert James Tucker, of Paisley, Esquire, M.D., to be a Coroner in and for the County of Bruce.

Gazette, February 8th, 1930.—David McMullen, of Frankford, Ontario, Esquire, M.D., to be a Coroner in and for the County of Hastings.

Gazette, March 8th, 1930.—William Charles Pratt, of Listowel, Esquire, to be a Coroner in and for the County of Perth.

Gazette, March 8th, 1930.—Lloyd Wilson Rice, of Thorndale, Esquire, M.D., to be a Coroner in and for the County of Middlesex.

Gazette, March 8th, 1930.—George Walter Robinson, of Arkona, Esquire, to be a Coroner in and for the County of Lambton.

Gazette, March 15th, 1930.—Thomas Arthur Hamilton, of Brinston, Esquire, M.D., to be a Coroner in and for the County of Dundas.

Gazette, March 22nd, 1930.—William John McLean, of Shelburne, Ontario, Esquire, M.D., to be a Coroner in and for the County of Dufferin.

Gazette, April 20th, 1930.—Edmund Allan Carleton, of Stirling, Esquire, M.D., to be a Coroner in and for the County of Hastings.

Gazette, May 3rd, 1930.—Reginald Selborne Abell, of the City of Owen Sound, Esquire, M.D., to be a Coroner in and for the County of Grey.

Gazette, May 3rd, 1930.—Ernest Alexander McQuade, of Trenton, Esquire, M.D., to be a Coroner in and for the County of Hastings.

Gazette, May 3rd, 1930.—James Milton Montgomery, of Jasper, Ontario, Esquire, M.D., to be a Coroner in and for the United Counties of Leeds and Grenville.

Gazette, May 3rd, 1930.—Russell Stevens, of Chesley, Ontario, Esquire, M.D., to be a Coroner in and for the Counties of Bruce and Grey.

Gazette, May 17th, 1930.—Hugh Elliott Robertson, of theVillage of Chippawa, Esquire, M.D., to be a Coroner in and for the County of Welland.

Gazette, May 24th, 1930.—George W. Ogilvie Dowsley, of Beaverton, Esquire, M.D., to be a Coroner in and for the County of Ontario.

Gazette, June 14th, 1930.—Wilber Adam Weaver, of Burlington, Esquire, M.D., to be a Coroner in and for the Counties of Wentworth and Halton.

Gazette, June 14th, 1930.—Osborne Elliott Carr, of Owen Sound, Esquire, M.D., to be a Coroner in and for the County of Grey.

Gazette, June 14th, 1930.—Andrew Robinson McMillan, of Sarnia, Esquire, M.D., to be a Coroner in and for the County of Lambton.

Gazette, June 14th, 1930.—Abraham Noras Morphey, of Richards Landing, Esquire, M.D., to be a Coroner in and for the District of Algoma.

Gazette, June 14th, 1930.—Gordon Anson Sinclair, of Grimsby, Esquire, M.D., to be a Coroner in and for the County of Lincoln.

Gazette, July 19th, 1930.—George H. R. Seaman, of Lobo, Esquire, M.D., to be a Coroner in and for the County of Middlesex.

Gazette, August 30th, 1930.—Robert Henry Baker, of Harrow, in the County of Essex, Esquire, M.D., to be a Coroner in and for the County of Essex.

Gazette, August 30th, 1930.—Ellis Mack Vaughan Fielding, of the City of Niagara Falls in the County of Welland, Esquire, M.D., to be a Coroner in and for the County of Welland including the City of Niagara Falls.

Gazette, August 30th, 1930.—John Robb, of the Town of Blind River, in the District of Algoma, Esquire, M.D., to be a Coroner in and for the District of Algoma.

Gazette, October 18th, 1930.—Earle Stuart Clysdale, of Alvinston, Ontario, Esquire, M.D., to be a Coroner in and for the County of Lambton.

Gazette, October 18th, 1930.—Alan Campbell, of the Town of Bowmanville, to be Police Magistrate, *pro tem.*, for the said Town of Bowmanville.

Gazette, December 6th, 1930.—Doctor Oscar A. Cannon, of the City of Hamilton, to be Chief Coroner for the City of Hamilton and to have jurisdiction as a Coroner in the County of Wentworth.

Gazette, December 27th, 1930.—Francis Louis Eberhart, of the Town of Meaford, in the County of Grey, Esquire, M.D., to be a Coroner in and for the County of Grey.

Gazette, December 27th, 1930.—Donald G. McKay, of the Village of Madawaska, Esquire, M.D., to be a Coroner in and for the Provisional Judicial District of Nipissing.

Observations Directions and Decisions

OBSERVATIONS, DIRECTIONS AND DECISIONS GIVEN BY JOSEPH SEDGWICK, INSPECTOR, IN REFERENCE TO THE VARIOUS OFFICES

SHERIFFS

Writ of Possession

Where necessary I think a Sheriff has power to break open the door of a residence in order to enforce a Writ of Possession, where the occupant refuses to permit the Sheriff to enter otherwise. The matter is discussed in Churchill on Sheriffs at page 409, and apparently a Sheriff is protected if compelled to break in an outer door. Force should not be used, however, unless it is unavoidable.

Re Poundage Where Execution Settled Before Sale

I have been repeatedly asked as to whether a Sheriff is entitled to poundage in those cases where he makes a seizure and then the money is paid or tendered to him. I think Rule 686 is quite clear that where the Sheriff has seized or advertised under an execution, but does not sell by reason of satisfaction being otherwise obtained or for some other cause, he is entitled to poundage on the value of the property seized not exceeding the amount endorsed on the writ. The rule also provides that the court has power to award a less sum. Where the execution is lodged with the Sheriff, who takes no action thereunder, and the money is then paid, I do not think he would be entitled to poundage. I think there must be a seizure in order for him to become entitled to poundage.

Re Fees, Service of Writs, Etc.

The tariff of fees allowable to a Sheriff for services are intended to cover the actual serving of the process, and where a Sheriff delegates his authority to a Deputy or Bailiff, he cannot add the amount paid to such Deputy or Bailiff to the fee allowed by the tariff. The same remarks apply to the fee for executing a writ of possession. Item 6 of Tariff "C" provides a fee of $12.00 in the Supreme Court and $8.00 in the County Court for executing every such writ, and allows also mileage, poundage when chargeable, and reasonable and necessary actual disbursements. If a Sheriff on receiving a writ of possession hands it to a Bailiff to execute, I do not consider the fee paid a Bailiff is a reasonable and necessary disbursement which may be added to the fee allowed by the tariff.

LOCAL MASTERS

Filings

My opinion has been asked as to what should be done by Local Masters with filings in their office on the conclusion of cases being heard before them. As most Local Masters have no vault accommodation of their own, I think all documents filed with them could, on the conclusion of the matter, be filed in the office of the Local Registrar. As the filing fee on such documents would be paid when they were filed with the Local Master, there would be no additional fee payable when the documents were handed over to the Local Registrar for deposit in his vault.

LOCAL REGISTRARS, SURROGATE REGISTRARS, ETC.

Re Daylight Saving Time

Summer Time has been adopted by many municipalities, and I have been asked whether the Court Offices should adhere to that time in such cases. The following Order-in-Council in connection with this matter is printed for the guidance of officers interested:

Copy of an Order-in-Council, approved by His Honour, the Administrator of the Government of the Province of Ontario, dated the 16th day of April, A.D. 1924.

Upon the recommendation of the Honourable the Attorney-General, the Committee of Council advise that pursuant to the provisions of Subsection 4 of Section 2 of The Definition of Time Act as enacted by Section 25 Chapter 20, of the Ontario Statutes for 1918, the following regulation be passed by Your Honour:

1. Wherever in the Province of Ontario day-light saving time has been adopted by any municipality, standard time as defined in Subsections 2 and 3 of Section 2 of The Definition of Time Act is varied so that Standard time in so far as the hours of sitting and rising of the Courts held in any such municipality and the office hours of the various officers, in connection with The Judicature Act, The County Courts Act, The Surrogate Courts Act, The Division Courts Act, The Registry Act, The Land Titles Act, and The Sheriffs Act, whose offices are situate in any such municipality shall be daylight saving time so long as daylight saving time is in force in such municipality.

Certified,

(Sgd.) C. F. Bulmer,
Clerk, Executive Council.

Re Exhibits

My attention has been drawn to the fact that in many of the offices thro-ugh out the Province the vaults are cluttered up with exhibits in old actions, long ago disposed of. The attention of Local Registrars is drawn to the provisions of Rule 264 of the Consolidated Rules of Practice, 1928. Officials should take steps to get rid of old exhibits under this rule.

Renewal of Writs of Fi. Fa.

I have been asked as to the proper practice on renewing a Writ of Fi. Fa. On such renewals the Local Registrar should write in the margin of the original writ "Renewed for three years from this ...... day of ...., 19......"

....

Clerk, County Court, etc. or Local Registrar,
etc., as the case may be.

Where it is not possible to mark such renewal in the margin of the writ, the writ may be renewed by certificate. No form of certificate is laid down but so long as it contained the above particulars I think it would be sufficient. Rule 571 of the Consolidated Rules sets out the practice.

Discharge by One Instrument of a Number of Lien Notes

I have been asked to give a ruling as to whether six lien notes between the same parties can be discharged by one discharge, and if so what fee would be payable. On reading Section 11 of The Conditional Sales Act together with the form contained therein, I came to the conclusion that it was contemplated that each lien should have its own discharge, but that in any event the Clerk would be entitled to his fee for each lien discharged as though a separate discharge were registered, as each lien discharged involved its own work.

FEES—APPLICATIONS AFTER JUDGMENT

I have been asked my opinion on the following facts:

Item 12 of the Tariff of Fees payable to County Court Clerks on all applications after judgment provides for a fee of $1.00 to the Clerk. In the case in question judgment was obtained in the Court in six different actions, Writs of Fi. Fa. were issued and the Sheriff seized thereunder. A chattel mortgagee then claimed all the goods seized, and the Sheriff applied to the Judge for an interpleader order, on which application all the plaintiffs in the original suits were parties. The question is whether the Clerk is entitled to a fee of $1.00 from each action, on this application, or whether only one fee is payable.

I gave it as my opinion that as there was only one application there would be only one fee, even though six different original actions were affected.

RE DEPENDENTS RELIEF ACT, 1929

The above Act provides for applications to a Judge of the Surrogate Court, and I have been asked as to what fees would be payable on applications thereunder. No tariff is provided for, but I am of the opinion that the fees applicable in contentious matters in the Surrogate Court would apply to these applications. The tariff of fees payable in the case of a caveat are set out in detail in the report of the Inspector of Legal Offices for the year 1926 on pages 125 and 126, and this tariff will serve as a useful guide on applications under The Dependents Relief Act.

RE FEES ON ESTATES UNDER $1,000.00

I have been asked whether the one-half fees as provided for by Section 67 (2) of The Surrogate Courts Act would be payable where an estate amounted to exactly $1,000.00. As the section referred to says that half fees shall be payable where "the whole property of the deceased *does not exceed $1,000.00*," it is my opinion that where the estate is exactly $1,000.00, half fees only would be payable.

FOREIGN LETTERS OF ADMINISTRATION

My opinion was asked as to the proper procedure on the following facts: "A man domiciled in England dies intestate, leaving property in England and real estate in Ontario, and Letters of Administration have been issued out of the English Court. Under these circumstances should the administrator apply here to have the Letters of Aministration re-sealed or should an independent application for administration be made to the Ontario Court, and if so, by whom?" I gave it as my opinion that a new grant of Letters of Administration should be taken out in Ontario by someone nominated by the next of kin in England.

REGISTRARS OF DEEDS

RE RULING OUT OF MORTGAGES, SECTION 68*a*, REGISTRY ACT

(*Section 8 of The Registry Act, 1929*)

Under the above legislation when a certificate purporting to be a Discharge of Mortgage, has been registered for ten years or more, the Registrar is instructed to rule off in red ink the mortgage and the discharge. This work has already been done up to the coming into force of the Act, but it will, of course, be necessary for all Registrars of Deeds to keep their books up to date in this regard. It is suggested that the simplest way to do this is by taking the Receiving Book ten years back, and at set periods going over that book, picking out the Discharges of Mortgages, looking them up and ruling them out as provided for. In the very large offices this work should probably be done weekly, but I think it would be sufficient if it were done monthly in the smaller offices.

RE QUIT CLAIMS BY HEIRS-AT-LAW

My opinion has been asked as to whether Section 6 of The Registry Act, 1929, would prohibit a Registrar accepting a Quit Claim Deed signed by the heirs of a deceased owner, whose estate had not been through the Surrogate Courts. It is my opinion that the legislation referred to deals only with cases where there has been a grant of probate or administration. The section refers to a dealing with land by a "devisee, legatee, executor or administrator of the deceased person." There would seem to be nothing in this section to prohibit heirs-at-law quit claiming or transferring property just as they could before the section was passed.

RE ASSIGNMENT OF LEASE WHERE LEASE NOT REGISTERED

My opinion was asked on the following question:

> "If a Gas and Oil Lease has not been registered in this county by the persons that took the Lease and not entered on the property stated in the Lease can a company buy these leases from the parties holding these which have not been registered and then have an assignment made to them and send it here for registration."

I came to the conclusion that any document complying with the provisions of The Registry Act as to description, execution, etc., could be registered; and even though the lease was unregistered an assignment thereof would still have to be received by the Registrar if tendered to him.

RE PLANNING AND DEVELOPMENT ACT, R.S.O. 1927, CHAPTER 236

Section 9 of the above Act restricts dealing in land abutting on a highway of less than sixty-six feet. My opinion was asked as to whether these restrictions would apply to land which, while situate on a highway narrower than the prescribed width, had other access by water. I know of no authority for the proposition that land situate on lakes or rivers is not subject to the provisions of the above Act. If the Legislature had intended to exempt from the Act land fronting on navigable water the Act should have so stated.

RE REGISTRATION OF BOND MORTGAGE

There was forwarded for my perusal and opinion a lengthy document purporting to be a mortgage securing a bond issue, and I was asked whether it could be marked "Not to be recorded in full," and so received by the Registrar. In reply I stated as follows:

> "The document is made pursuant to The Short Forms of Mortgages Act, and while it undoubtedly contains a great deal of extraneous matter, it is in fact a mortgage, and to my mind need not be registered in full. Section 47 (1) of The Registry Act merely states "when a Mortgage has endorsed upon it the words 'Not to be recorded in full,' the mortgage shall not be copied in the Registry Book.' As I have said this document is a mortgage, and it would be my opinion that the language I have quoted applies to it."

RE COURT ORDERS APPOINTING NEW TRUSTEE

I have been asked on two or three occasions to rule on recording of certificates of Court Orders appointing new Trustees. Apparently many Registrars have overlooked Section 3 of The Registry Act, 1929, which specifically amends Subsection 8 of Section 21 of The Registry Act to include such certificates.

EXECUTION BY ILLITERATES

The following opinion as to the execution of a document by a marksman may be of interest:

> "Replying to your letter of the 15th instant, I am not aware of any provision in The Registry Act which compels any special form of words where an instrument is executed by an illiterate person. In fact, the only section dealing with the matter is Section 33, and it applies whether the person executing signs by a mark or otherwise. I think the cautious solicitor would always have the document state that it had been read over and explained, but that is for the legal profession, and not for the Registrar."

RE SUBSEQUENT RECORDING OF MORTGAGE IN FULL

Section 58, Subsection 6 (*a*) of The Registry Act, as added in 1927, was devised to compel the copying in full of mortgages which ceased to be merely charges on the property, and become links in the chain of title. I was asked to rule whether this section would apply to a deed given in consideration of the mortgagees discharging an existing mortgage on the property. I gave it as my opinion that the section would not apply, as its language covers only foreclosures and conveyances under powers of sale, and in any event the transaction in question is not of the type at which this legislation was aimed, as in the result the mortgage drops out of the title, and there is no necessity for its being copied in full.

RE INVESTIGATION OF TITLES ACT

In connection with the filing of claims under the above Act, I was asked whether one claim could be drawn covering a number of properties in the same Registry Division. I gave it as my opinion that I saw no objection to registering one notice under Section 3 of the Act, setting forth, of course, the description of each parcel of land, and a detailed statement of the claim as provided for by the section. As registering one notice covering a number of properties was purely to convenience the solicitors concerned, I ruled that the Registrar should have his fee of $1.00 for each separate parcel of land referred to in the notice.

Re Production of Original Mortgage with Discharge

The Registry Act, 1929, Section 7, says that on a discharge being tendered for registration there shall be produced "the duplicate mortgage and assignments thereof"; where this is not possible, provision is made for satisfying the Registrar as to the reasons, or securing a Judge's order. Registrars of Deeds are reminded of the provisions of The Registry Act, 1930, Section 4, which provides for a procedure where it is impossible or extremely difficult to comply with the 1929 Statute. In one case brought to my attention, a Registrar was tendered a discharge of mortgage together with a certified copy of the original mortgage which had been procured from the Registrar a short time previous. Obviously a certified copy of that kind does not comply with the Act, and if the duplicate original is not available, the alternative provisions of the Statute must be complied with.

Re Registration of Authorized Assignment

An authorized assignment was tendered to a Registrar of Deeds pursuant to The Bankruptcy Act, Section 29. The document offered for registration had an affidavit of execution sworn to by the person named as Trustee, in the assignment. My opinion was asked as to whether this instrument was registerable. Section 29, Subsection 4, of The Bankruptcy Act says that the receiving order or authorized assignment shall be registered "according to the ordinary procedure for registering or filing within such office, documents which evidence liens or charges against real or immoveable property." To my mind this makes applicable The Registry Act, and under Section 37 thereof a party to an instrument cannot take the affidavit of execution thereon. In the result I directed the Registrar to refuse the authorized assignment until the affidavit of execution was sworn by a disinterested party.

Re Fees, Discharge of Mortgage

I was asked to rule on the proper fees payable on registering a discharge of mortgage affecting land in two different municipalities in one Registry Division. The Registrar was of the opinion that such a document should be charged for as two separate registrations. In reply I stated as follows:

> "Replying to your letter of the 9th instant, I have gone carefully into the point raised by you, and it seems to me that you are confusing the provisions of Section 92 (*a*) and (*b*) with Subsection (*p*) of the same section. In the former case you are entitled to an additional fee where an instrument affects land in different municipalities, but in the case of a discharge of mortgage, coming as it does under Subsection (*p*), you are entitled only to an extra fee for each lot or parcel affected, if the certificate affects two or more lots or parcels *in the same Registry Division*. In the result, therefore, I do not think you are justified in charging for a discharge of mortgage as a double or triple registration because it affects land in two or three municipalities in your Registry Division. May I say that this is not a new point as it arose under my predecessor Mr. Donald Guthrie, K.C., and is very fully discussed on page 11 of his report for the year 1915. He arrived at the same conclusion as I do above."

Re Affidavits of Execution

In order that an instrument may be registered in a Registry Office the affidavit of execution must be sworn before some person authorized by law to take affidavits in or for use in Ontario (vide Section 35, Registry Act). A document was tendered apparently sworn before a Police Commissioner in Ireland, but I know of no provision permitting that officer to take affidavits for for use in this Province. It may be possible, however, that such an instrument could be registered on the certificate of a Judge under Section 39 of The Registry Act.

Re Registration of Foreign Wills

Where a foreign will is tendered for registration the provisions of Section 55 (4) of The Registry Act as to a certificate from the Treasurer of Ontario must be complied with. It has been argued to me that the case of Green vs. Flatt, 29 O.L.R., page 104, is authority for the proposition that such a certificate is not necessary, but there is nothing in the case cited that would indicate any such law. Green vs. Flatt deals only with the question of whether it is necessary to have a probate resealed in Ontario in order to act under it, and in no way affects the question of registration thereof in a Registry Office.

Re Fees, Registration of Certified Copy of Power of Attorney

My opinion was asked as to the proper fees payable on the registration of a Power of Attorney certified to by another Registry Office under Section 42 of The Registry Act, where the original Power of Attorney was also produced with a request that a certificate as to the registration be placed thereon. I think a reasonable fee for such a registration would be $2.80 made up as follows:

Registration of copy (Sections 92 (*a*) and (*b*), Registry Act)....	$2 50
Comparing copy and original at 5 cents per 100 words (in this case there were 600 words)........	30
	$2 80

As the $2.50 fee contemplates one certificate, and only one is given, I see no reason why there should be an extra 50-cent charge therefor.

LAND TITLES

Re Assurance Fees Payable on Vesting Order

My opinion was asked as to whether Assurance Fees would be payable in the following case:

> "A Vesting Order under The Mines Act, R.S.O. 1927, Chapter 45, Section 83, was made vesting the interest of one of three original holders in another of the three holders and the seven heirs of the third member. The Assurance Fees had not been paid on this leasehold property, and the question arising was whether the Vesting Order was equivalent to a transfer."

It was my opinion on reading the section referred to and Section 125, Subsection 12, of The Land Titles Act that a Vesting Order of this kind is neither a transfer or a transmission, and, therefore, no fee would be payable to the assurance fund. On a sale by the co-owners to some other party the assurance fund fee would be payable, but I think that Section 83 of The Mines Act is a provision whereby on the default of one co-owner the others may protect their interest by taking over his share, and it does not involve a real dealing with the property. As the Vesting Order made under the quoted section is to my mind neither a transmission or a transfer, the assurance fund fee would not be payable.

TRANSMISSIONS TO FOREIGN CORPORATIONS

The following question was sent to me for decision by a Local Master of Titles:

> "A local firm of Solicitors has raised the question as what our attitude would be on an application for Transmission of a title to a United States Trust Company as Executors of the Will of a deceased United States citizen owning property in Ontario.
>
> "This question not only affects us in this office but also the Surrogate Court, because of course, no application could be made for Transmission until such time as Grant had been made by the Surrogate Court. Foreign executors have a right to a local grant subject to the furnishing of a bond satisfactory to the Judge, but the question is, does the mere entry of a United States Trust Company as owner under Transmission or the grant of Probate to such a Company mean they are 'doing business in Ontario,' in such a way as to make it necessary that it shall first take out a license in Ontario."
>
> In reply I gave my opinion as follows:
>
> "I think that for a United States Trust Company to take probate of a will in this Province, and have property of the deceased transmitted to them, they should first have a license to do business in the Province. In this connection I would refer you to Rule 66 of the Land Titles Rules, Subsection 3, which provides that a company desiring to be entered as owner of land or of a charge shall produce to the Master the charter or other instrument conferring its authority to hold, mortgage, or transfer land, etc. In the case of a foreign company having no license to do business in this Province, I do not see how they could satisfy the provisions of this rule, and, therefore, I do not see how even if probate were granted to them, they could secure a transmission of the title."

RE LAND HELD IN THE NAME OF DECEASED PERSON

My opinion was asked as to whether it was necessary for an executor or administrator conveying property of a deceased registered owner, who in his life time had entered into an ordinary agreement to convey the land, to take out a Transmission, or could a transfer be made without a Transmission under the authority of The Trustee Act, Section 42. Notwithstanding that section it was my opinion that under Sections 56 and 57 of The Land Titles Act a Transmission application would be necessary. Those sections speak of the "registered owner," and while the deceased may have had no actual interest in the property, so long as he appeared on the register as the owner thereof, I think a Transmission application would have to be taken.

LAND SOLD FOR TAXES, DOWER RIGHTS

A parcel of land was sold for taxes, and the Tax Deed lodged for registration with the Local Master. A search of the title disclosed the fact that there was a charge registered against the property in which the wife of the chargor did not bar her dower, and the charge was therefore entered subject to the wife's inchoate right to dower. Notices of the Tax Deed were sent to the registered owner, to the mortgagee, and to the wife of the registered owner. The wife then protested that she had been separated from her husband for some time, and the house which had been sold for taxes was part of the allowance which she had received from him. The question raised by the Local Master of Titles was whether on the expiration of the time in which the Tax Deed could be entered it should be entered subject to the dower of the wife or not. I gave it as my opinion that the Tax Deed would cut out all rights, including the inchoate dower right referred to, though, of course, the wife could, under Section 173 of The Assessment Act, redeem the estate by paying the taxes and costs for which it had been sold.

Transmission Under Quebec Probate

An application was made by a Local Master of Titles to transmit land under a will probated in the Province of Quebec. The land in question was valued at some $5,000, and the Local Master raised the question as to whether ancillary probate in Ontario was necessary. It seemed to me that where as in this instance the property was of considerable value, ancillary probate should be insisted upon. In re Gund, reported at 53 O.L.R. 371, covers this point, particularly at page 374 where His Lordship Mr. Justice Middleton said: "It may well be that where the will has been proved abroad and the property in this Province is of small value, the Master may feel justified in accepting the foreign probate, but in the majority of instances, I think the Master should require probate here."

Re Sale of Standing Timber

It would appear that where standing timber is purchased, the purchaser has his option of either registering a caution under Section 72 of The Land Titles Act or depositing his agreement for purchase under Section 77. In those cases where the purchaser is unable or unwilling to deposit his agreement, under Section 77, there would seem to be no objection to his registering a caution under the former section, as I think it clear that an agreement to purchase timber is a sufficient interest in the land to enable him to file a caution.

DIVISION COURT CLERKS

Re Criminal Appeals to Division Courts

Where an appeal is taken to a Division Court Judge, under the provisions of Section 750 of the Criminal Code, such appeal must be filed in the office of the Clerk of the Division Court appealed to within ten days of the conviction. As this is a statutory condition precedent, failure to comply with which deprives the Judge of jurisdiction to hear the appeals, it is of extreme importance that the exact date on which the Division Court Clerk received the notice of appeal should be ascertainable. Division Court Clerks should in every case immediately note on the appeal papers the day on which they were received, and in the larger offices it would avoid a controversy if they had a dated "receiving stamp" for this purpose.

SCHEDULE "A"

THE SHERIFF

Under Dominion Statutes

The Sheriff is frequently referred to in the Statutes of Canada, and thereby given duties to perform, but the name Sheriff does not appear in the British North America Act, enacted by the British Parliament on 29th March, 1867. However, Section 92 (4) of this Statute gives exclusive power to Provincial Legislatures for the establishing and tenure of provincial offices and the appointment and payment of provincial officers; while Section 130 enacts that until the Parliament of Canada otherwise provides, all officers of the several provinces having duties to discharge in relation to matters other than those assigned exclusively to the provinces, shall be officers of Canada. One of the most important of these officers is the Sheriff.

Among the Statutes enacted by the Parliament of Canada since Confederation, which refer to Sheriffs' matters, are the following:

The Dominion Election Act.—Every person holding the office of Sheriff shall not be eligible as a candidate at an election. Chapter 53, Section 39 (e).

The House of Commons Act.—No Sheriff shall be eligible as a member of the House of Commons or shall sit or vote therein. Chapter 147, Section 10 (b).

The Militia Act.—The following, among others are exempt from service: Wardens and officers of all public prisons and lunatic asylums and persons sixty years and over. Chapter 132, Sections 8 and 9. Under provincial law the Sheriffs are paid for supervising the gaols.

The Dominion Controverted Elections Act.—All expenses incurred by the Sheriff in consequence of a sitting for the trial of an election petition and providing a court room and accessories shall be defrayed in like manner as travelling expenses of a judge in the Province are payable by Canada. Chapter 50, Section 86.

The trial Judges shall be received and attended at the place where they are about to try an election petition. Section 39.

The Judge summarily trying the accused shall be received and attended at the trial in the same manner as if a sitting were being held of the provincial court of which he is a member. Section 99.

Any expenses necessarily incurred by the Sheriff in connection with the trial shall be defrayed out of any moneys provided by Parliament for the purpose. Section 100.

Under the Criminal Code, unless the context otherwise requires "peace officer" includes . . . Sheriff, deputy sheriff, sheriff's officer . . . and the gaoler or keeper of any prison . . . Chapter 36, Section 2 (27) as amended in 1930, Chapter 11, Section 1. In several of the references in this code other persons in addition to the Sheriff are charged to perform the same duty.

Reading the Riot Act—It is the duty of every Sheriff, deputy sheriff . . . who has notice that there are within his jurisdiction persons to the number of twelve or more unlawfully riotously and tumultuously assembled together to the disturbance of the public peace, to resort to the place where such assembly is and among the rioters or as near to them as he can safely come, with a loud voice to command silence and after that openly and with loud voice to make a proclamation in these words or to the like effect:

> "Our Sovereign Lord the King charges and commands all persons being assembled immediately to disperse and peaceably to depart to their habitations or to their lawful business upon the pain of being guilty of an offence on conviction of which they may be sentenced to imprisonment for life. God save the King." Section 91.

An unlawful assembly is an assembly of three or more persons who, with intent to carry out any common purpose, assemble in such a manner that they will likely disturb the peace. Section 87. A riot is an unlawful assembly which has begun to disturb the peace tumultuously. Section 88.

A Sheriff having notice that there is a riot and without reasonable excuse omits to do his duty in suppressing it is guilty of an indictable offence and liable to two years' imprisonment. Section 94. Every person who is called on to assist the Sheriff in suppressing the riot and omits to do so is also guilty of an indictable offence and liable to one year in prison. Section 95.

Every person who forcibly enters or forcibly detains land is guilty of an indictable offence and liable to one year's imprisonment. Section 103. This may be of interest to a Sheriff if he is obstructed in executing a Writ of Possession.

Upon sufficient cause being shown any Sheriff may grant any applicant therefor as to whose discretion and good character he is satisfied a permit (to carry an offensive weapon) in Form 76 for such period, not exceeding twelve months as he deems fit. Section 118 (2).

Nothing in Section 118 shall apply to the having upon his person by any peace office (Sheriff or Deputy) of any weapons which he is by law permitted or authorized so to have or carry. Section 118 (5).

Every peace officer (Sheriff or his Deputy) may search any person whom he has reason to believe has upon his person any weapon, firearm, etc., contrary to the provisions of this section and may seize any such weapon illegally in the possession of any person without a permit. Section 118 (6).

It is not an offence for any peace officer (Sheriff, Deputy Sheriff or Sheriff's Officer) to carry loaded pistols or other usual arms or offensive weapons in the discharge of his duty. Section 125.

A person who goes armed within one mile of a public meeting is guilty of an indictable offence, but this does not apply to a Sheriff or his deputy. Section 127.

Every peace officer is guilty of an indictable offence and liable to fourteen years' imprisonment who corruptly accepts a bribe with intent to interfere with the due administration of justice or to procure the commission of a crime. Section 157.

Everyone is guilty of an indictable offence who, without lawful excuse disobeys any lawful order made by any court, other than for the payment of money. Section 165. There is therefore no imprisonment for debt. See also Chapter 34, Section 78. No attachment in civil matters for non-payment of money only.

Every one is guilty of an indictable offence who, having reasonable notice to assist a Sheriff in arresting a person or in preserving the peace, without reasonable excuse omits to do so. Section 167 (2).

Every one who obstructs any person in the lawful execution of any process against any goods or lands or in making any lawful distress or seizure is guilty of an indictable offence. Section 168. This should be of interest to a Sheriff if he is interfered with in seizing goods.

Sheriffs are specially charged with the duty of preventing prize fights, whether actual or anticipated, and of summoning a force of the inhabitants to assist him. Sections 627, 628.

In connection with speedy trials of indictable offences, every Sheriff shall within twenty-four hours after a prisoner is committed to gaol for trial notify the judge in writing that the prisoner is so confined. Section 826.

Provision is made for challenging the array of jurors on the ground of partiality, fraud or wilful misconduct on the part of the Sheriff or his Deputy by whom the panel was returned. Section 925.

Under Section 941 a Sheriff is charged with the duty of bringing prisoners up from the gaol for arraignment.

Jurors having been sworn shall be allowed at any time before giving their verdict the use of fire and light when out of court and shall also be allowed reasonable refreshment. Section 940.

The punishment of solitary confinement or of the pillory shall not be awarded by any court. Section 1031. But see Ontario Gaol Rules No. 105 which provides for solitary confinement for prison offences.

When a person remains imprisoned for two weeks because he has been unable to enter into a recognizance with sureties that he will keep the peace, etc., the Sheriff shall give notice thereof to the court. Section 1059.

The Sheriff's duties in connection with capital punishment are found in the fourteen Sections 1061 to 1074 which should be carefully read.

The Sheriff shall without delay pay over all moneys collected from sureties and recognizances or for fines to the Minister of Finance or other authority or person entitled to receive the same. Section 1101. For persons to whom payable, see Sections 1036 to 1043.

Sections 1105 to 1108 deal with the issue of Writs of Fi. Fa. and Capias to the Sheriff for the purpose of levying and recovering fines, issues, amercements and forfeited recognizances on the goods and lands of the person named therein, or of taking him into custody, if no property can be found. For Sheriff's fees, see R.S.O. 1927, Item 23, page 1347.

Upon security being given the Sheriff may discharge the person required to give a recognizance out of custody, Section 1109, and Section 1111 provides how the Sheriff is to return the writ.

Under the Penitentiary Act.—A convict shall be deemed to be in the custody of the warden of the penitentiary immediately upon the sentence, and the Sheriff in whose custody he then is, shall, upon receiving a receipt, deliver the convict with a copy of the sentence to any constable or other officer who produces a warrant for his removal to the penitentiary. Chapter 154, Section 47 (4). The Sheriff or other officer conveying a convict to a penitentiary shall have full authority to command assistance in every part of Canada through which he passes. Section 48. When a death sentence is commuted by the Governor-General on behalf of His Majesty a letter from the Secretary of State is sufficient authority for the Sheriff to convey the convict to a penitentiary. Section 49.

Under the Prisons and Reformatories Act.—Sheriffs are given special authority in connection with the receiving, detention, removal and delivery of offenders. Chapter 163, Sections 4, 5 and 32 and in the re-capture of escaped prisoners. Section 78.

Under The Corrupt Practices Inquiries Act.—All officers concerned in the administration of justice shall give their aid and assistance in matters within the scope of their duty to the Commissioners in the execution of their office. Chapter 51, Section 20. This would seem to include the Sheriff.

Under The Supreme Court Act.—The process of the court shall run throughout Canada, and shall be tested in the name of the Chief Justice and shall be directed to the Sheriff of any county or other judicial division into which the Province is divided. Chapter 35, Section 100.

The sheriffs of the said respective counties or divisions shall be deemed and taken to be ex-officio officers of the Supreme Court and shall perform the duties and functions of Sheriffs in connection with the court. Section 100 (2).

An order in the Supreme Court for payment of money, whether for costs or otherwise, may be enforced by such writs of execution as the court prescribes. Section 102.

The judges of the Supreme Court may make general rules and orders for fixing the fees and costs to be taxed and allowed to the officers of the court. Section 104 (c). A tariff of twenty-three items will be found in the Supreme Court Rules of February 4th, 1929. The Registrar has jurisdiction to allow Sheriffs for other services not included in the tariff.

Executions in a Sheriff's hands may be stayed upon an appeal to the Supreme Court of Canada, upon security being perfected in the original cause. The Sheriff should receive a fiat from the court appealed from and the execution is then stayed whether a levy has been made or not. Provision is also made that poundage shall not be allowed when a fiat is granted and any money levied before the issue of the fiat shall be repaid to the person appealing. Chapter 35, Sections 70 to 74.

The Exchequer Court Act.—Writs of Execution from the Exchequer Court have the same effect as those issued out of the Superior Courts of the Province, and are to be executed as nearly as possible in the same manner as writs out of provincial courts. The Sheriff is to take to his own use such fees as are fixed by the Exchequer Court general orders. Chapter 34, Sections 54 to 58. There are over thirty items in the tariff provided. These will be found in Audette's Exchequer Court Practice (1909) at page 569.

Under The Railway Act.—A Sheriff may be called upon by the warrant of a Judge to deliver possession of lands required for railway purposes. Chapter 170, Section 239. Sheriff includes under Sheriff or other lawful deputy, Section 2 (27); and where the lands of one person are in two counties either Sheriff has jurisdiction to go into the other Sheriff's shrievalty. Section 2 (37).

Under The Expropriation Act.—The Sheriff is employed through the warrant of a Judge to put down any resistance or opposition, and to put the Minister or some person acting for him, in possession of the lands. The Sheriff shall take sufficient assistance and shall make a return of such warrant to the Exchequer Court. Chapter 64, Section 22.

Under The Customs and Fisheries Protection Act.—A Sheriff is one of the officials who may go on board of any boat within any harbour in Canada, or hovering in British waters within three miles of any coast, or in or upon the inland waters of Canada, for purposes of search. Chapter 43, Sections 5 and 6.

Under The Customs Act.—A Sheriff is one of the officers who may search and detain vessels and vehicles for the purpose of preventing smuggling and if necessary seizing goods found therein. Chapter 42, Section 143. Penalties and forfeitures under this Act are collected in the Exchequer Court or in a provincial court and from these courts the Writs of Execution go to the Sheriff's office. Sections 263 and 270 (2).

Moneys owing for duty may be recovered with full costs of suit in any court of competent jurisdiction. Section 112. This also means that if execution process is necessary it must go to the Sheriffs.

The Bankruptcy Act, Chapter 11.—If a Sheriff is in possession of a debtor's goods when bankruptcy takes place, the Sheriff is entitled before he gives possession to the receiver or trustee to be paid the costs of the first execution creditor with Sheriff's fees and disbursements, the law of the Province gives a lien for these (Sheriff's fees or charges include mileage, poundage, etc.,) or a sum in lieu of poundage, see Ontario Rules of Practice, 1928, Rules 676 (3), 686 and Tariff "C," page 208; R.S.O. Chapter 113, Section 5 (2). See the following provisions from The Bankruptcy Act:

3. (e) A debtor commits an act of bankruptcy in each of the following cases: (1) If his goods are seized and he does not settle within four days of the day fixed by the Sheriff for sale; (2) If he does not settle within fourteen days after a seizure; (3) If the Sheriff has sold his goods; (4) If the Sheriff makes a written demand and there is no settlement within fourteen days and (5) If the Sheriff makes a return that he can find no goods to seize.

6 (1). On a receiving order being made the debtor's property; upon the appointment of a Trustee, shall, subject to the rights of secured creditors, forthwith pass to and vest in such Trustee.

9 (6). The Official Receiver shall complete the authorized assignment, and such assignment shall, subject to the rights of secured creditors, vest in the Trustee all the property of the debtor.

24. On the making of a receiving order or authorized assignment no creditor shall continue any action, execution or other proceedings for the recovery of a debt unless with the leave of the court. Any secured creditor may realize his security in the same manner as he would have been entitled to realize it if this section had not been passed, unless the court otherwise orders.

25 (2). One bill of costs, including Sheriff's fees shall be payable to the execution creditor who has first lodged with the Sheriff an execution or other process against property.

26 (2). If an assignment or receiving order has been made, the Sheriff having seized property of the debtor under execution shall, upon receiving a certified copy of the assignment or order, forthwith deliver to the trustee all the property of the execution debtor in his hands, upon payment by the Trustee of his fees and charges and the costs of the execution creditor who has a lien.

26 (3). If the Sheriff has sold the debtor's estate he shall deliver to the Trustee the moneys so realized by him less his fees and the said costs.

29 (3). An order or assignment when registered shall have precedence of all judgments, executions and attachments against land, but subject to a lien for the costs of registration and Sheriff's fees of such judgment execution or attaching creditors as have registered or filed in such proper office their judgments, executions or attachments.

121. Priority of Claims (1) The costs and expenses of the custodian and the fees and expenses of the Trustee; (2) The costs of the execution creditor (including Sheriff's fees and disbursements) coming within Sections 25 (1) and 29 (3); (3) Wages; (4) Claims from injuries to employees, etc.

Note.—The Sheriff having been paid the costs of the first execution creditor and his own fees and poundage before giving up possession, these become expenses to the Trustee under the first priority.

Under The Winding-up Act.—A company is deemed insolvent if it permits an execution under which its property is seized to remain unsatisfied till within four days of the time fixed by the Sheriff for the sale or for fifteen days after such seizure. Chapter 213, Section 3 (h). Pending proceedings are stayed, Sections 17 and 21; and any executon issued after the winding-up order shall be void, Section 22. The liquidator shall take into his custody all the property of the company, Section 33. If the Sheriff has made a levy but has not paid the money over to the execution creditor the latter has no priority for his debt, but has a lien or privilege for his costs which also includes Sheriff's fees and poundage. Section 86, and see also Sections 82 and 83. A Sheriff in possession under an execution should not give possession to the liquidator until these costs, fees and poundage are paid. See Section 94.

Under The Income War Tax Act.—The Minister may authorize any person whom he deems proper to distrain the goods and chattels of any taxpayer in default for any tax, interest or penalty and the taxpayer may claim the same exemptions as can be claimed under the law of the Province. Chapter 97, Section 73.

When, however, it is suspected that the taxpayer is about to leave Canada the seizure and collection is to be made by a Sheriff. Section 74.

It is satisfactory to note that this Minister looks on the Sheriff as the proper person to collect under Section 73 and the printed forms of writ from Ottawa are addressed to a Sheriff.

Under The Special War Revenue Act.—It becomes necessary at times to collect moneys payable in respect of taxes, interest and penalties. The Commissioner of Excise certifies the amount owing to the Exchequer Court and the claim becomes in force and effect a judgment, and with all reasonable costs and charges is recoverable in the like manner as if it were a judgment. Chapter 179, Section 108 (4) (5). It would seem from this that such collections ought to come to the Sheriff's office, and they do, although the Sheriff is not mentioned in the Act.

The Bank Act.—It is always good practice for a Sheriff who receives an execution against a debtor's goods to enquire of his neighbour the County Court Clerk and ascertain whether there is a bill of sale or chattel mortgage prior to the execution. Banks, however, can make loans to certain wholesale dealers, manufacturers, shippers and farmers and take security on goods and the only notice of this is registered with the Assistant Receiver-General at No. 10 Toronto Street, Toronto. Chapter 12, Section 88 (17) and (19).

The result is that a large number of notices are there filed and searches made. It does seem something of a hardship that there is only one place for this in the whole Province. It would certainly make it easier for Sheriffs if this notice was filed in the same office with chattel mortgages.

The Savings Bank Act.—No money deposited in the Post Office Savings Bank shall at any time be liable to seizure under legal process against the depositor. Chapter 15, Section 9.

The Companies Act.—In connection with the seizure of shares of stock in a company with a Dominion Charter reference should be made to Section 77 of The Companies Act, Chapter 27, which reads in part: No transfer of shares, unless made by sale under execution or under the judgment of a court shall be valid unless entry of such transfer is made in the register, but as to shares dealt with on a stock exchange the scrip when endorsed in blank is looked on as a valid transfer. The result is that it often happens that shares in a debtor's name on the books of the company cannot be seized because the scrip endorsed in blank is outstanding in the hands of another creditor, and the debtor has no interest which can be sold.

Under The Department of Railways and Canals Act.—Moneys in the hands of officials and payable to any person are not subject to any execution. Chapter 171, Section 18.

General.—Sheriffs who may refer to this memorandum should, as to every quotation, examine the section of the Statute quoted, because the full text is not given in every case. The compiler fears that in his search through the five volumes of the Revised Statutes, and in the three annual volumes since, he may have overlooked other references to the Sheriff. The general index of 361 pages in Volume V is of little assistance in a search for matters relating to Sheriffs and their work. In several of the references above the Sheriff is only one of several officers charged with the same duty.

"R. J. MacLennan."

Note—The above information was compiled for the annual meeting of the Ontario Sheriffs' Association held at the Parliament Buildings, Toronto, on 15th January, 1931.

SCHEDULE "B"

CONSOLIDATION OF TARIFFS OF SOLICITORS FEES, LAW STAMPS AND OFFICERS FEES, AFFECTING THE OFFICES OF LOCAL REGISTRAR, COUNTY COURT CLERK AND SURROGATE REGISTRAR

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TARIFF "A"

Solicitors' Fees in Supreme Court of Ontario and on proceedings under any Statute before a Judge of Supreme Court of Ontario:

1.	Institution of Action Mortgage actions where writ specially endorsed $5.00 further. (Covers all costs except applications in court or chambers up to and including schedule appearances.)	$25 00
2.	Defence Where affidavit of merits $5.00 further. (Covers appearance, but not applications in court or chambers.)	15 00
3.	Pleadings (Covers all pleadings, affidavits on production, jury notices, etc. See text re counter-claim.)	30 00
4.	Drawing and settling issues and stated cases (Subject to increase to $25.00.)	5 00
5.	Third party notice or summons to party added by counter-claim	10 00
6.	Record and entry for trial	5 00
7.	Preparation for trial, including notice of trial, notice to produce, subpoenas, and advising on evidence (Subject to increase by T.O. at Toronto to $50.00 or $100.00.)	30 00
8.	Brief at trial, per folio	10
9.	Ex-parte motions in chambers, including affidavits	15 00
10.	Cont. interlocutory chambers motions (Subject to increase by T.O. at Toronto to $40.00.)	25 00
11.	Ex-parte motions in court	25 00

12. Cont. interlocutory motions in court	$30 00
(Subject to increase by T.O. to $50.00. See text re special questions and important motions.)	
13. Examinations, preliminary attendances, and all charges except counsel fee:	
To party examining	5 00
To party examined	2 00
Counsel fee on examination:	
To party examining	10 00
To party examined	5 00
(Counsel fee subject to increase by T.O. at Toronto in special cases. See Rule 654.)	
14. Counsel fee at trial, to	50 00
(Increased fee and fee to junior counsel in discretion of T.O. at Toronto.)	
15. Solicitor attending trial where no second counsel employed	25 00
(And for each additional day, $20.00.)	
16. Judgment, including attendance to hear, drafting, settling, issuing and taxation:	
To party having carriage	10 00
To other parties	5 00
(Subject to increase to $20.00.)	
17. Correspondence pending suit	5 00
(Subject to increase by T.O. up to $15.00.)	
18. Originating motions in court, covering affidavits, notices, services, etc.:	
To party moving	20 00
(Subject to increase to $50.00.)	
In chambers, to party moving	15 00
To party appearing for preliminary proceedings	10 00
(Subject to increase when affidavits necessary to $40.00 in court; $30.00 in chamber. Counsel fee in discretion of T.O. at Toronto.)	

18. (*Cont.*) Issuing order, etc., to person having carriage	$15 00
To other parties	5 00
19. On motions and original notices for copies of affidavits served per folio	10
20. Copy of correspondence for trial judge when proper, per folio	10
Solicitor's attendance to arrange for its admission by opposite party (Subject to increase to $10.00.)	5 00
21. Appeals to Appellate Division, preliminary proceedings:	
To party appealing	25 00
To respondent	15 00
For the five copies of pleadings, exhibits, etc., for Judges, per folio of one copy	20
For statement of points of law and fact to be argued, $5.00. (Subject to increase by T.O. at Toronto to $25.00. Counsel fee in discretion of T.O. at Toronto.)	
Issuing judgment or order, etc.:	
To party having carriage	12 00
To other party	6 00
This applies to appeals from Ontario Railway and Municipal Board.	
22. References:	
Attendance, per hour	3 00
Increase by T.O. at Toronto up to $7.50 per hour or a lump sum for reference.	
Drawing notices, affidavits and other necessary documents per folio	20
For each copy per folio	10
Every necessary attendance	50
Fee conducting sale	10 00
Correspondence pending reference up to	5 00
23. Default judgment, including computation in mortgage actions	5 00

24. Commission, in addition to costs of motion	$5 00
Fee to counsel and foreign agents attending, up to $25.00 in discretion of T.O., subject to increase by T.O. at Toronto.	
25. Writs of execution, including disbursement	6 00
Renewals, including disbursement	4 00
26. On appeal to T.O. at Toronto for increased counsel fee, and on taxation of costs of abandoned motions or appeals, or where action is discontinued or money paid into court is accepted	5 00

NOTE.—The court or judge or officer hearing any motion may allow a smaller fee than above provided.

Solicitors' Fees in County Court and on contentious business in Surrogate Court and on all proceedings before a county judge or any judicial officer other than a judge of the Supreme Court:

1. Institution of action	$15 00
All costs up to and including schedule appearance, except motions.	
2. Defence	10 00
Including appearance and affidavit of merits but not motions.	
3. Pleadings	15 00
Covers all pleadings, affidavits on production, jury notice, etc.	
4. Third party notice and summons to party, added by counter-claim	5 00
5. Record and entry for trial	3 00
6. Preparation for trial, including notice of trial and to produce and subpoenas and advising on evidence	10 00
Subject to increase by Judge in cases involving over $200 to	25 00
7. Brief, not to exceed $5.00 per folio	10
8. Ex-parte motions in chamber, including affidavits	5 00
9. Cont. interloc. chamber motions	10 00
Subject to increase by Judge up to	15 00
10. Ex-parte motions in court, including affidavits	10 00
11. Cont. interlocutory court motions	15 00
Subject to increase by Judge up to	30 00

12. Examinations:	
Preliminary attendances arranging for examination covers all but counsel fee	$3 00
To party examining	3 00
To party examined	1 00
Counsel fee:	
To party examining	5 00
To party examined	3 00
If case involves over $200, subject to increase by Judge up to $10.00.	
13. Counsel fee at trial, up to	25 00
If case involves over $200, Judge may increase up to $50.00; if over $400, up to $70.00.	
14. Solicitor attending court when not counsel or partner of counsel, in cases involving over $200	15 00
15. Judgment:	
To party having carriage	5 00
To other party	3 00
Includes drawing, settling and attending on judgment, and taxation of costs.	
16. Correspondence, not exceeding	5 00
17. Originating notices in court:	
To party moving, for all preliminary proceedings, notices, affidavits, etc.	15 00
Subject to increase up to	25 00
To party appearing for preliminary proceedings	5 00
Subject to increase when affidavits necessary up to	15 00
Counsel fee fixed by Judge, up to	20 00
Issuing order, to party issuing	8 00
To other parties	3 00
18. Originating notices in chambers:	
To party moving, for all preliminary proceedings, affidavits, notices, etc.	10 00
Subject to increase to	20 00
To party appearing for preliminary proceedings	5 00
Subject to increase if affidavits necessary, to	10 00

18 Chamber notices—*Continued.*	
Counsel fee fixed by Judge, up to	$15 00
Issuing order, to party issuing	8 00
To parties appearing	3 00
19. On motions, for copies of affidavits properly served on opposite party, per folio	10
20. On appeals to Appellate Division, preliminary proceedings:	
To appellant	15 00
To respondent	10 00
Counsel fee fixed by T.O. at Toronto not exceeding	50 00
Issuing order, etc.:	
To party having carriage	8 00
To other parties	3 00
For five copies of pleadings, etc., for Judges, per folio of one copy	20
In cases where county court costs are allowed under Supreme Court scale, appeal costs shall be on Supreme Court scale.	
In appeals from Surrogate Court, if amount is large, court may allow costs on Supreme Court scale.	
21. References:	
Attendance, per hour	1 00
Subject to increase to	2 00
Drawing necessary affidavits and other documents for reference, per folio	20
For each copy, per folio	10
Every ordinary attendance	50
Conducting sale	10 00
22. Signing default judgment	3 00
23. Commissions (additional to costs of motion). Judge may allow for foreign agents' fees, attendance on execution, etc.	3 00
24. Writs of execution, including disbursement	4 00
Renewals, including disbursement	3 00

SOLICITORS

Tariff of fees for non-contentious business in the Surrogate Courts. Surrogate Rules, Tarriff "B."

1. Preparing papers and proofs to lead to grant in ordinary cases, and taking out grant:

Where value of property is not over	$1,000 00	$10 00
	5,000 00	15 00
	10,000 00	20 00
	20,000 00	30 00
	50,000 00	50 00
	100,000 00	75 00
	when over 100,000 00	100 00

2. In cases of temporary administration 10 00
   (a) On application to revoke grant may be increased by Judge subject to approval of Judge of Supreme Court of Ontario 10 00

3. Obtaining letters of guardianship may be increased as Item 2 .... 10 00

4. Drawing affidavits, schedules, etc., under Succession Duty Act:
   Short form, where aggregate value of property does not exceed $5,000 .... 5 00
   Where property exceeds $5,000, where no duty payable 10 00
   May be increased as Item 2.
   Where duty is payable, in addition to above for all services re settling amount and paying duty or securing payment 20 00
   May be increased as Item 2.

5. Preparing petition, accounts and all papers, and for all services on passing of accounts and fixing compensation:
   Where receipts do not exceed:

$2,000	$25 00	$20,000	$50 00
5,000	30 00	50,000	75 00
10,000	40 00	100,000	100 00

5. Fees on audits—*Continued.*
   May be increased as Item 2.
   Where receipts exceed $100,000, fee set by Judge, subject to approval as Item 2.

6. Solicitors for other parties (including O.G.) attending audit, fee in discretion of Judge, not exceeding in all one-half above amounts. Subject to increase as Item 2.

7. In contentious cases, fees according to county court scale. If estate over $10,000, Judge may allow increased counsel fee, subject to approval as Item 2.

8. All proper disbursements in addition to above items.

9. Judge may allow fee for matters out of court if done in interests of the proceeding.

Fees of Solicitors for proceedings under The Devolution of Estates Act.
Consolidated Rules, Tarriff "E:"

To solicitor for personal representative:

1. Where sale price or amount of mortgage is under $200	$10 00
Where it exceeds $200 but not $400	12 00
Where it exceeds 400 but not 600	15 00
Where it exceeds 600 but not 800	20 00
Where it exceeds 800 but not 1,000	25 00
Where it exceeds 1,000 but not 1,500	$7 00 and 2½%
Where it exceeds 1,500 but not 2,000	7 00 and 2 %
Where it exceeds 2,000 but not 3,000	17 00 and 1½%
Where it exceeds 3,000 but not 5,000	32 00 and 1 %
Where it exceeds 5,000	$57 00 and ½ of 1%

When part of land has been sold, on any subsequent sale, three-quarter of above amounts.

2. In addition to above, costs of obtaining grant, if no personal estate available.

Also costs of advertising for creditors if no personal estate available.

Also auctioneer's fees and costs of necessary printing, if sale by auction.

Also valuator's fees.

To Official Guardian, the costs shall be one-third of amounts, under Item 1, plus disbursements.

Judge may order a smaller or larger amount for services, if circumstances warrant.

In case of leases, the amount shall be the annual rental by number of years in term.

Fees of Solicitors under Creditors Relief Act, R.S.O. 1927, Chapter 113, Section 22.

Subsection 2 (c):

If no contest, $2.00 if claim is $200 or less; $5.00 if claim is over $200.

Subsection 2 (d):

If there is a contest, such additional costs as Judge may allow, taxed on scale of court in whose jurisdiction the amount of claim would lie.

Subsection 2 (e):

Only Division Court fees on substitutional service, etc., if claim within Division Court jurisdiction.

LAW STAMPS

Fees Payable in Law Stamps. Consolidated Rules, Tariff "B"

On issue of writ	$2 00
Appearance	1 00
Praecipe orders	50
All other orders	1 00
Judgments (including certificate of judgment of Appellate Division)	2 00
Where judgment entered, per folio additional	10
Where order entered, per folio additional	10
(When order entered in more than one place, fee to be charged in local office, see Rule 518).	
Setting down motion	50
Setting down appeal to Appellate Division	2 00
Entry for trial—with jury	6 00
(Includes $3.00 cash jury fee to be paid to county treasurer.)	
Entry for trial—non-jury	3 00
Certifying record	1 00
Filings	10
Any certificate	50
(If over three folios, for every folio)	20
Direction to pay in, or on a cheque	30
(No stamp on a cheque for less than $10).	
Search, when action less than two years old	10
Search, when over two years old	30
(No charge for searches by O.G.) (See R.S.O. 1927, Chapter 88, Section 120, re searches. It appears contradictory.)	
Amended pleadings	30
Writs, other than writs of summons	1 00
Taxations, party and party, including certificate	1 00
Taxations, solicitor and client, same as reference.	
Comparing and certified papers prepared by a solicitor, for each three folios	10
Making and certifying copies, per folio	10
Making up and forwarding papers	50
Renewals of writs	1 00

For references and examinations, see cash fees; for criers, witnesses and commissioners' fees, see Tariff "B."

LAW STAMPS

Mechanic's Lien Act, R.S.O. 1927, Chapter 173, Section 41

No fees payable except on filing Statement of Claim by any person other than one whose claim is for wages only.

On Statement of Claim or on Claim, $1.00 in stamps on every $100 or fraction thereof up to $1,000, and $1.00 on every $1,000 or fraction thereof over $1,000.

Creditors' Relief Act, R.S.O. 1927, Chapter 113, Section 41

Besides fees of county court clerk, the following fees in law stamps on all claims over $200:

On affidavit of claim where amount claimed is not more than $400	$0 80
On affidavit when amount is over $400	1 50
On certificate of clerk under Section 9, where amount of claim is not over $400	80
On certificate as above where amount is over $400	1 50
On order made by Judge disposing of claim where amount of claim is not over $400	50
On such order where claim exceeds $400	1 00

LAW STAMPS

Surrogate Courts Act, R.S.O. 1927, Schedule "A" to Chapter 94

Crown Fees. (In Registrar's Office)

On every application for grant, including notice to clerk	$0 50
On certificate of clerk, including transmission to Registrar	50
On every instrument or process under seal of court	50
Entry and notification of caveat	50
On every grant of probate or administration:	
Where property devolving does not exceed $1,000	50
For every additional $1,000 or fraction	50
On final judgment in contentious cases	1 00
On deposit of will for safe custody	50

Crown Fees. (In Surrogate Clerk's Office)

See R.S.O. 1927, Chapter 94, Schedule "A" 2

Judge's Fees, R.S.O. 1927, Chapter 94, Schedule "B"

On grant of probate or administration:	
Where property does not exceed $1,200	2 00
Where property exceeds $1,200 but not $3,000	3 00
Where property exceeds $3,000 but not $4,000	4 00
For each additional $1,000 or fraction	1 00
On appointment of guardian	2 00
On every order or appointment	50
On special attendance or attendance to grant probate or administration or on appointment when an audit is adjourned	1 00
On audit where total of accounts does not exceed $1,000, per hour (Not to exceed $2.00 on any day.)	1 00

LAW STAMPS

Surrogate Court Judge's fees—*Continued.*

On every audit where total exceeds $1,000 but is under $10,000 per hour.. (Not to exceed $5.00 on any day.)	$1 00
On every audit where total is $10,000 or more, but less than $50,000, per hour. (Not to exceed $6.00 on any day.)	1 50
On every audit where total is $50,000 or more, per hour. (Not to exceed $10.00 on any day.)	2 00
On every audit where amount is $100,000 or more, per hour. (Not to exceed $10.00 on any day.)	2 00

For every day's sitting in contentious or disputed cases, same as audit fees.

Surrogate Courts Act, Section 67—**Estates of Small Values**

On probates, administration or guardianship, where total value of estate is not over $400—Registrar's fees, $1.50; stamps: Judge, 50 cents, Crown, 30 cents. Total, $2.30 and postage.

On grants where total value of estate does not exceed $1,000, Registrar's and Judge's fees are one-half of fees on estate of $1,000 according to regular tariff.

Subject to second preceding item, on grants where total estate consists of insurance moneys and wearing apparel, fees of Judge and Registrar as follows:

Where insurance money not over $1,000	4 00
Where insurance money over $1,000 but not over $2,000	6 00
Where insurance money over $2,000 but not over $3,000	8 00

These fees divided three-quarters to Registrar in cash, one-quarter to Judge in stamps.

LAW STAMPS

Surrogate Court fees.

Increased Valuations, 19 Geo. V, Chapter 23, Section 4, Subsection 2

When grant has issued, if value of estate is increased for succession duty purposes, the executor or administrator shall pay to Registrar additional fees that would have been payable had value been placed at amount to which it has been increased. Registrar to account for such fees as if included in original fees on grant.

CASH FEES OF LOCAL REGISTRARS, COUNTY COURT CLERKS AND SURROGATE REGISTRAR

Annual Return of Fees, 19 Geo. V, Chapter 9, Section 4

Every Local Registrar, etc., shall keep net income in any year up to $3,000.
He shall return to Provincial Treasurer:

On excess over $3,000 to $3,500	20%
On excess over $3,500 to $6,000	50%
On excess over $6,000	90%

Returns must be made by the 15th of January for the preceding calendar year, on forms as supplied by the Inspector of Legal Offices. R.S.O. 1927, Chapter 88, Section 83.

Minimum Annual Fees, 19 Geo. V, Chapter 9, Section 6

If net income of officer is less than $1,800 in any year, the amount may be made up to $1,800 from the Consolidated Revenue Fund, on report from the Inspector of Legal Offices.

Court Attendance of Local Registrar

For each day's attendance at any sitting of the Supreme Court of Ontario, $4.00. R.S.O., Chapter 26, Section 12.

Fees of Local Registrars under Naturalization Act. R.S.C. 1927, Chapter 138, Section 28, and Regulations 23 and 24

For semi-annual return of naturalizations	$2 00
On filing application for a decision	5 00
On filing declaration of alienage or resumption or retention of British nationality (one-half to Registrar, one-half to Department)	2 00

Limit of fees to Registrar in any year, $2,000.

Fees of Local Registrars on Annual Return of Criminal Statistics. Statistics Bureau Regulations

Annual return of persons tried	$1 00
Additional for each item	05

Cash Fees of Local Registrars from Tariff "B" of Consolidated Rules. Authority for Cash Payment, R.S.O. 1927, Chapter 88, Section 82, Subsection 2(a)

References:

Appointment	$0 50
Attendance, per hour	1 50
Drawing report, per folio	20
Engrossing report, per folio	10
Fee (on first report in action only)	2 00
Oath	20
Mark exhibits (not authorized)	20
Depositions in infancy matters, per folio (no charge for time)	20

The above fees also apply to taxation of solicitor and client bills.

Examinations:

Appointment	50
Oath	50
Taking depositions, per hour	1 50
Mark exhibits, each	20
Copy for solicitor, per folio	10
Return	50
Certificate	50
Attendance when examination not proceeded with, unless twenty-four hour notice is given	1 00
Attendance out of office, per mile	20

No authority for payment of stenographers fees on examinations.

FEES OF SURROGATE REGISTRARS

Surrogate Rules, Tariff "A"

For Services under Section 67 of Surrogate Courts Act, in estates of small value, see page 15, preceding.

Receiving and examining papers and entering application	$1 00
Every notice to Surrogate Clerk	25
Return of each grant to Surrogate Clerk	25
Receive and entering certificate of Surrogate Clerk	25
Record bond with usual affidavits	1 00
Record additional affidavits of execution or justification, if more than one of each, per folio	10
On every grant of probate or administration or guardianship where personal property devolving is less than $1,000	1 00
Where property is $1,000 and under $2,000	2 00
And for each additional $1,000 or fraction, not exceeding $30.00 in all	1 00
Submitting papers with Registrar's report to Judge to lead to grant	50
Recording grants or other instruments or letters of guardianship, per folio	10
Preparing probate, administration or guardianship issued under seal of Court	1 00
Where estate is over $2,000	2 00
Where estate is over $10,000	5 00
Transcript of will, per folio	10
Certified copy of will, including certificate, per folio	10
Draw special order or other paper when directed by Judge	50
If over three folios, per folio on excess	10
Take affidavit or administration oath to witness	20
Attending and entering every order and minute	50
Every summons or order and every instrument or other process under seal, n.o.p., if prepared by Registrar, per folio, including fee for sealing	20
Search for original will or instrument and inspection, or for general search proceeding	30
Every other search	20
Every necessary certificate granted by Registrar	50

Surrogate Registrars Fees—*Continued.*

Exemplification under seal	$1 00
If over five folios, per folio on excess	10
For every office or other copy or extract of a minute, order, decree or other document filed in office of Registrar, or of any evidence or depositions whether made by Registrar or person searching, per folio	10
Deposit of will for safe custody, including receipt and record (Section 13, Surrogate Court Act)	1 00
Every subpoena	50
Every necessary letter, including notices to Public Trustee and cemetery companies	25
Every necessary filing	10
Receive, examining and entering petition or application for audit or contestation of claim	50
Attend audit or contestation of claim	1 00
Attend trial of any contentious case	2 00
File vouchers (not exceeding in all $1.00)	10
Enter order or judgment and on citations	50
Tax costs and grant certificate	1 00
Receiving entry and filing caveat or contestation of grant	50
Warning to caveat	50
Appearance to caveat	50
Notice of Surrogate Clerk of caveat or contestation of grant, and entering	50
Writ of execution and renewal	1 00

Examinations in contentious cases, same fees as in County Court.
On appeal to Supreme Court, same fees as on appeal from County Court.
Postage and all disbursements, additional.

Services Under Succession Duty Act

Same fees as for similar services under The Surrogate Courts Act and Rules. See R.S.O. 1927, Chapter 26, Section 21.

Fees of County Court Clerk. Consolidated Rules, Page 206

Issuing writ	$3 00
Entering appearance	1 00
(Any number of defendants may appear at once, by same solicitor without extra charge.)	
Entry of action or issue for trial, non-jury	3 00
Jury case, including $1.50 to be paid by clerk to county treasurer under Jurors Act	5 00
Judgment, including taxation of costs	3 00
Examinations and references:	
Appointment	50
Attendance, not exceeding one hour	1 50
Each additional hour	1 00
Mark exhibits, each	20
Copies of depositions, per folio	10
Each oath	20
Each certificate	50
Drawing reports, per folio	20
Engrossing reports, per folio	10
On every writ of execution and renewal	1 00
Every certificate not otherwise provided for	50
Exemplification of judgment, including certificate and seal	1 50
Every search not made in ordinary course of action, or made after close of action, if made within three years	10
If made after that time	30
Copies of papers, per folio	10
Appeal from County Court to Supreme Court of Ontario, including make up and forwarding papers, prepare certificate and entering judgment of Appellate Court	2 00
(Disbursements for express and postage both ways to be added.)	
Subpoenas in matters outside of actions, in which a subpoena is issuable out of County Court	1 00
All applications and proceedings before a County Judge, other than applications in an action, not otherwise provided for, and for all applications in an action after judgment	1 00

County Court Clerks Fees—*Continued.*

Where there is a trial or hearing upon oral evidence in any matter other than an action or issue, a further fee of	$2 00

Court Attendance of County Court Clerks

For each day's attendance at the trial of an action or issue, $4.00. R.S.O. 1927, Chapter 91, Section 15.

Fees under Bills of Sales and Chattel Mortgages Act,

R.S.O. 1927, Chapter 164, Section 36

Registering each instrument or copy or renewal	50
Registering assignment	25
Registering certificate of discharge	25
General search	50
Search as to a particular party	10
Production of any instrument or document	10
Copies of any instrument or document and certifying same, per folio	10
Extracts, whether made by clerk or party searching, per folio	10
Certificate of Registration, if given at time of registration	25

Fees under The Assignments and Preferences Act

R.S.O. 1927, Chapter 162, Section 16, Subsection 3

Same fees as for similar services under Bills of Sale and Chattel Mortgages Act.

County Court Clerk's Fees—*Continued.*

Fees Payable Under The Conditional Sales Act

R.S.O. 1927, Chapter 165, Section 4

For filing copy of contract and making record:	
If amount of contract is under $1,000	$0 50
If amount of contract is $1,000 or over	1 00
Filing discharge or assignment and make record	1 00
General search	25
Search as to a particular person	10
Production or inspection of any document	10
Copies or extracts of any instrument or document filed, made by clerk or by person searching, per folio	10
Certificate of filing or identifying any document filed, giving time, date and number, or for any other proper certificate, n.o.p.	50
Every necessary letter	25

Fees Payable under Assignment of Book Debts Act

R.S.O. 1927, Chapter 166, Section 3, Subsection 3

Registering assignment	25
Certificate of discharge	25
General search	25
Certificate of registration	50

(C.C.C. Tariff, Consolidated Rules, page 207, item 7.)

Fees Respecting Searches and Productions as Set Out in The Judicature Act, R.S.O. 1927, Chapter 88, Section 120,

Subsection 3

Fees for search of books and inspection of documents in Supreme Court of Ontario and County Court, including writs, judgments, chattel mortgages and bills of sale, as follows:

For search	25
For production and inspection of each document	10
For all copies and extracts, per folio	10

(These fees seem to conflict with fees set out in other tariffs.)

County Court Clerk's Fees—*Continued.*

Fees Payable Under The Limited Partnerships Act

R.S.O. 1927, Chapter 171, Section 8

Filing and recording certificates	$0 25
For any search	10

Fees Payable Under The Creditors' Relief Act

R.S.O. 1927, Chapter 113, Section 22, Subsection 2(b)

Fees on the same scale as like proceedings in the County Court, unless claim does not exceed $200.00, when fees shall be on Division Court scale.

Fees Payable Under The Adoption Act

R.S.O. 1927, Chapter 189. Regulations (No. 4)

Filing petition	1 00
Subpoenas, each	1 00
Attendance at hearing of each application	1 00
Entry of order, including duplicates and copies and forwarding same	1 50
Every search	30
Copies of papers, per folio	10

Fees Payable Under The Liquor Control Act

R.S.O. 1927, Chapter 257, Section 138, Subsection 10

For attendances and filings and services in connection with an appeal, payable by the appellant	2 00

County Court Clerk's Fees—*Continued.*

Fees Payable Under The Children of Unmarried Parents Act

R.S.O. 1927, Chapter 188, Regulation 6

Filing petition and other papers	$1 00
Each subpoena	1 00
Attendance on each application	2 00
If over two hours, but not to exceed $4.00 in any one day, for each additional hour	1 00
(This item payable by applicant, subject to Judge's order as to reimbursement.)	
Entry of order, including all copies	1 50
Every search	30
Copies of papers, per folio	10

Fees Payable Under The Municipal Drainage Act

R.S.O. 1927, Chapter 241, Section 102, Subsections 2, 3, 4

For filings and services and certified copies of decisions and reports, same fees as payable on County Court proceedings.

For attendance at the court, such fees as the referee may direct, not over $4.00 per day, payable by whom the Referee may direct. All fees under this Act to be paid in cash, not law stamps.

Fees Payable Under The Farm Loans Act

R.S.O. 1927, Chapter 69, Section 36, Subsection 4

The clerk shall register certificate and discharge under this Act without payment of any fee therefor.

County Court Clerk's Fees—*Continued.*

Fees Payable Under The Workmen's Compensation Act

R.S.O. 1927, Chapter 179, Section 72

For filing an order or certificate of the Board pursuant to Section 71, or Section 106	$1 00

SCHEDULE "C"

Fees Under The Registry Act

R.S.O. 1927, Chapter 155

(Note.—Left hand column indicates Section of Registry Act; "I.L.O." means ruling of Inspector.)

92 (a-b).	The Minimum Fee for Instruments, **"except where otherwise provided,"** including one certificate of registration	$2 50
	(a) If the instrument is over seven folios, or if it affects more than four lots, add 15 cents for each folio up to fourteen, and 10 cents for each folio over fourteen; also 5 cents per lot up to 100, and 2 cents per lot for any additional.	
46-50.	(b) If it affects lands in different municipalities the fees for copying are doubled, trebled, or quadrupled, or as may be.	
I.L.O.	(c) If it is drawn in triplicate, quadruplicate, etc., add 50 cents for each additional certificate given.	
92 (n).	Affidavits:	
	(a) Drawing—and swearing deponent	25
	(b) Administering the oath only	25
92 (s).	Administration, Letters of:	
	(a) Where original deposited	1 50
93, I.L.O.	(b) Where copy deposited, add 50 cents for certificate and 5 cents per folio for comparing, usually there are three folios	2 15
	Administration with Will Annexed—See Wills.	
	Assignment of Mortgage—Same as a mortgage, minimum	1 50
92 (a-b).	Agreements:	
	(a) To extend time for repayment of a mortgage—same as mortgage, minimum	1 50
	(b) To postpone a mortgage—same as in paragraph 1 above, minimum fee	2 50
	(c) For sale or purchase, etc.—same as in paragraph 1 above, minimum fee	2 50
	By-Laws:	
69 (4)-92 (i).	(a) Money or debenture	2 00
69 (1).	(b) Opening or closing streets—same as instruments in paragraph 1 above, minimum fee	2 50
69 (3).	(c) Incorporating a village, town or city, or affecting the boundaries of a municipality—ditto	2 50

Fees Under The Registry Act—*Continued.*

34, 47 (7). 47 (5).	CHARGE—Mentioned in Section 34, and Assignments of, and Agreements to Extend same, if not recorded in full, same as for a mortgage not recorded in full, minimum fee	$1 50
	(If subsequently recorded in full, see Section 47 (5).	
	CERTIFICATES:	
92 (r).	(a) Amalgamation of loan corporations	4 00
92 (p).	(b) Discharge of Mortgage—if not over three folios, and not affecting more than four lots, a minimum fee of	1 50
	If over three folios, or affecting more than four lots, add 10 cents for each extra folio, and 5 cents for each extra lot; such additions not to exceed $5.00.	
67 (1 to 6).	(c) Discharge of mortgage by sheriff, bailiff, or other officer (Form 11)—same as (b).	
67 (7).	(d) Certificate of sheriff, bailiff, or other officer, of withdrawal, vacating, or setting aside of a seizure of mortgage—same as (b).	
34-68.	(e) Discharge of instrument creating a charge (Form 12)—same as (b).	
57 (7). 47 (5). 92 (a-b).	(f) Foreclosure (F.O.F.). The fees vary as to length of mortgages and assignments recopied under Section 57 (7). Add to the $2.50 minimum, the cost of recopying each mortgage and assignment, after deducting the fees paid at time of their registration—See Section 47 (5).	
92 (a-b). I.L.O.	(g) Judgments or orders (other than final orders of foreclosure), minimum	2 50
92 (p).	(h) Lis Pendens, minimum	1 50
92 (q).	(i) Payment of taxes	25
92 (g).	(j) Registrar's certificate (i.e., a certificate furnished by the Registrar)	50
92 (f). 92 (c).	COPIES OR EXTRACTS—Whether made by the Registrar or not, per folio	10
92 (a-b).	DEEDS—see grants.	
92 (u). 32 (3).	DECLARATION for registering an instrument already entered in the general register	50
	DISCHARGE—see Certificates.	
	EXEMPLIFICATIONS—see Wills.	
	FORECLOSURE—see Certificates.	
53.	GRANTS:	
	(a) Crown grants, same fees as for a will.	
47 (5). 57 (7).	(b) Under power of sale in a mortgage. The fee varies as to length of the mortgage and assignments re copied under Section 57 (7). Add to the fee for grant the	

Fees Under The Registry Act—*Continued.*

cost of recopying the mortgage and any assignments, after deducting the fees paid at the time of their registration. (See Certificates (f) Supra.)

92 (a-b). (c) Those commonly called deeds—see paragraph 1 above, minimum.. $2 50

JUDGMENTS—see certificates.

100. LISTS furnished municipal clerks or assessors, 5 cents per instrument.

47. 47 (7). MORTGAGE, assignments of mortgage, agreements to extend time for repayment (but not agreements to postpone a mortgage)—when endorsed "not to be registered in full."

If not over four lots in one municipality, a minimum fee of 1 50

47 (3). 47 (4). Add 5 cents for each lot over four, and if it affects lands in different municipalities, 25 cents for each additional municipality after the first.

47 (5). If subsequently recorded in full, charge as for a deed (see paragraph 1 above) less the sum paid at the time the mortgage, assignment or agreement was registered.

57. NOTICE OF SALE under a mortgage........................ 50

ORDERS:

54. (a) Orders-in-Council, same as Judgments and Orders.

(b) Court Orders—see certificates.

69 (3). (c) Order of The Ontario Railway and Municipal Board—see paragraph 1, minimum fee...................... 2 50

(d) Orders for Machinery—see charge.

PROBATE—see Wills.

69 (3). PROCLAMATION, incorporating or changing boundaries of municipalities, etc.—same as Instruments in paragraph 1 above, minimum.. 2 50

92 (h). PLAN, of a subdivision, minimum.......................... 5 00

92 (k). If over twenty lots, add 5 cents for each lot up to 100, and 2 cents for each lot over 100; also for searching names of owners and mortgagees, add $1.00 or more as provided by Section 92 (k).

1 (d). 92 (0). PRODUCTION of each original............................ 10

(And ditto when produced on order of a court, in addition to the proper witness fees.)

QUIT CLAIM DEEDS, see paragraph 1 above, minimum........ 2 50

Fees Under The Registry Act—*Continued.*

92 (c). 21.	REFERENCE (i.e. search of a copy of an Instrument in the Registry Book, as distinguished from the original Instrument)—see under Searches.	
92 (a-c).	RELEASES, of Legacy, etc.—see paragraph 1 above, minimum	$2 50
	SEARCHES:	
21 (1). 29-92 (c).	(a) Search of Abstract Index and Registry Books as to title of one lot, or part, including four "references" and three folios of extracts made by searcher	25
	For each additional reference up to fifty, each	5
	And for every two references over fifty	5
	And for each folio after the first three	5
30-92 (d).	(b) Search of an alphabetical index for each name in one municipality	25
	But a general search in all the Alphabetical Indexes of all the municipalities in the Registry Office, not to exceed, per name	1 00
21 (4-7-11). 92 (e).	(c) Search of the General Register for each name (for convenience some offices have separate volumes of the General Register for Wills and Powers of Attorney)	25
21 (5), 92 (j).	(d) Search of a Money By-law Book	50
88 (7).	(e) Search of Surveyor, when making a municipal plan under Section 88, the usual fees up to $25.00, and thereafter one-half the usual fees.	
92 (c).	(f) Search for subsequent grantees or incumbrances under proceedings taken on a registered mortgage when a declaration is produced proving that the search is required for such purpose, 10 cents per lot, but total not to exceed $2.00.	

REGISTRAR'S ABSTRACT—The cost necessarily varies with the period of time over which the search is required, the number of necessary "references" made, originals read ("productions"), and the length of the written abstract. Instruments **necessarily** read, though found not to affect the parcel, are charged for.—See page 83 of the Report of the Inspector of Legal Offices for the year 1926, and page 79 for the year 1927.

The minimum fee, therefore, will be one dollar ($1.00) computed as follows:

92 (c).	One lot, **Search,** including four references	$0 25	
92 (f).	Writing the abstract, first folio	25	
92 (g).	Certificate	50	
			1 00

Add 5 cents for each reference after the first four, up to fifty references, and 5 cents for every two references over fifty; also 10 cents for each original Instrument "produced" and 15 cents per folio for additional writing; add also 25 cents for the search on each lot in cases where an Abstract is required for two or more

Fees Under The Registry Act—*Continued*

lots, but if the instruments entered in the Abstract Index of all such lots are **identical,** one Abstract only, not separate Abstracts, is made; in which case the fees for the **"writing"** will be computed as if the Abstract were for one lot only.

55. 92 (a-b).	WILLS, probates, administrations with the will annexed or exemplifications or certified copies of same:	
92 (g).	(a) Where the **original** is deposited, the minimum is....	$2 50
	But if over seven folios, add for the additional copying 15 cents per folio.	
93 I.L.O.	(b) Where **verified copy** deposited, add 5 cents per folio for comparing, and 50 cents for the certificate, making a minimum fee of..................................	3 35
	But if over seven folios, charge for the additional copying and comparing.	
Section Number of Act referred to.—	**Various Statutes** provide for the fees to be charged by Registrars for the performance of their duties thereunder. Some of which Statutes are the following:	
6.	1. **The Custody of Documents Act,** R.S.O. 1927, Chapter 157, Section 6:	
	On every requisition...............................	20
	On every document deposited......................	10
	For every notice necessary to be sent to other registrars (not more than one notice to any one registrar to be charged for).....................................	15
	Necessary postage on the notices and acknowledgments.	
	A sum sufficient to pay the fees under Subsection 2 of Section 5.	
	For entering upon the abstract index for each lot in excess of four lots...............................	5
10 (2).	2. **The Partnership Registration Act,** R.S.O. 1927, Chapter 127:	
	Declarations of partnership (each).................	50
	If over two folios, add 10 cents for each additional folio.	
10 (6).	SEARCHES:	
	(a) In the firm index, each firm..................	10
	(b) In the individual index, each partner...........	10
	Certificate, when required..................	25
	3. **The Mechanics Lien Act,** R.S.O. 1927, Chapter 173:	
19 (2).	Lien in duplicate, one claimant.........................	25
	If several persons join, add 10 cents for each claimant after the first.	
19 (3).	Discharge of lien..................................	25

Fees Under The Registry Act—*Continued.*

I.L.O. Sec. 93, Reg. Act.	4. **The Bankruptcy Act, 1910 (Dominion):**	
	Every instrument registered charge as under Section 92	
11 (6).	(a-b) of The Registry Act, minimum fee	$2 50
11 (6).	Search, each name	25
	Certificate, each name	50

SCHEDULE "D"

LAND TITLES ACT

Alphabetical Tariff of Fees

Item	Subject Matter	Fee
55	Alphabetical index: search, each name	$0 20
	Back more than two years, for each year (not to exceed 50 cents), each name	10
60	Application, special (hearing, per hour)	1 50
61	Application filing upon	10
24	Attorney, power of, for each person executing under separate power	50
26	Attorney, power of, five folios and under	2 00
	For each folio above five	10
24	Authority not entered in register of parcel—execution of instrument under	50
29	Bankruptcy, examination of evidence and registering owner on insolvency	2 00
	Each parcel after the first	50
54	Bankruptcy index, search of, each name	25
21	Caution	1 00
	Every parcel after first	50
	Each folio over five to peruse	10
	Considering when registration refused	1 00
22	Caution, discharge of	1 00
	Every additional parcel	50
23	Caution, consent to continuance	1 00
	Every parcel after first	50
42	Certificate or special case to court	2 00
36	Certificate, land: or of charge, five folios	2 00
	Above five, each folio	20
36	Certificate, charge: five folios	2 00
	Above five, each folio	20
	Entry of ownership on charge certificate	50
47	Certificate of Master, one folio only	50
	Each extra folio	20
43	Certificate to clerk of municipality	50
44	Certificate of Search of Title, three folios	2 00
	Each additional folio	20
46	Certifying and examining document not made in office not less than	50
	Per folio	10
19	Cessation of Charge (entire)	1 00
	Cessation of Charge (partial)	1 00
	More parcels than one, each extra	50
	Noting on each certificate when produced later	20
	Description of parcel in partial discharge over two folios, each additional folio	10

ITEM	SUBJECT MATTER	FEE
13	Charge, registration under (entry of Charge on Land Certificate), per folio	$4 00
	Each extra parcel	50
	On each certificate when produced later	20
28	Charge by Corporation: Examination of evidence where special meeting is required	1 00
14	Charge, transfer	2 00
	Each parcel after first	50
13	Charge, extension of	3 00
13	Charge, postponement of	3 00
33	Charges, several discharged by one instrument: same charge as if separate.	
36	Charge Certificate, five folios	2 00
	Each folio above five	20
63	Closing street, each entry of ownership	1 00
15	Concurrence by separate instrument under Devolution of Estates Act	50
16	Concurrence, examination of evidence if concurrence subsequent to entry of transmission	1 00
64	Company, registering instrument of incorporation	2 00
65	Company, change of name	1 00
46	Comparing probate, letters of administration, charter, etc., per folio	05
62	Consolidation, re-entry to consolidate:	
	Each parcel re-entered	1 00
	If more than two parcels, each additional parcel	50
45	Copy of document filed, per folio	10
	Certifying same	30
25	Covenants running with the land, per folio	20
	Where more than one parcel, each additional parcel per folio	10
71	Description (revised) asked for or necessary for certificate of remainder of parcel	1 00
	Over five folios, each additional folio	20
15	Devolution of Estates Act, concurrence by separate instrument	50
33	Discharge of Cautions, several under one instrument; same as if by separate instruments.	
22	Discharge of Caution	1 00
33	Discharge of Charges ($1.00), several under one instrument; same as if by separate instruments (vide item 14).	
20	Discharge of Mechanic's Lien	25
20	Discharge of Certificate of Action	25
	Each parcel after first	10
33	Discharge of Lien, each	25
33	Discharge of Certificate, each	25
17	Dower, separate release of	1 00
	Each parcel after first	50
37	Entry of ownership on land certificate or charge certificate	50
53	Execution Index, search of, each name	20

Item	Subject Matter	Fee
31	Execution, discharge of, each name	$0 50
	Execution, receipt of, from Sheriff	No Charge
16	Examination of Evidence as to concurrence under Devolution of Estates Act	1 00
13	Extension of Charge	3 00
68	Fees by analogy to fees in Supreme Court or under Registry Act.	
31	Fi. Fa., discharge of, each name	50
56	First Registration, index of, search each lot or piece of land	20
72	First Registration, lands entered in more than one parcel, each additional parcel	1 00
73	First Registration, search to ascertain if land under Land Titles system	30
	Where one-quarter hour is required	50
	Where one-half hour is required	1 00
74	First Registration, application to continue on death or change of interest	2 00
70	Foreclosure, entry of ownership	4 00
	Each additional parcel after first	50
30	Inhibition, entry of	2 00
	Each parcel after the first	50
64	Incorporation of Company, registering instrument	2 00
58	Inspection of Documents retained on land being brought under Act	1 00
29	Insolvency, registration of owner on	2 00
	Each parcel after first	50
52	Instrument, original, search of	30
27	Joint Tenancy, entry of survivor as owner	1 00
	Each parcel after first	50
37	Land Certificate, entry of ownership on	50
36	Land Certificate	2 00
	Each folio over five	20
30	Lease (Notice of), entry of	2 00
	Each parcel after first	50
	When more than ten folios, each folio	10
32	Lease, determination of entry of	1 00
	Each parcel after first	50
66	Letter explaining defect, where instrument received by post (in addition to searches and postage)	50
33	Liens, each	25
20	Lis Pendens, mechanic's lien action	25
	Each parcel after first	10
	List of Transfers for Assessment Commissioner (Land Titles Act, Section 55 (2)), per name	05
59	Land Certificate, lost, application for duplicate	1 00
20	Mechanic's Lien	25
	Each parcel after first	10
	Certificate of Action	25

ITEM	SUBJECT MATTER	FEE
	Mechanic's Lien—*Continued*	
	Discharge of Claim	$0 25
	Discharge of Certificate of Action	25
	Each parcel after first	10
13	Minerals severed from surface, additional fee on transfer	1 00
18	Mining Conditions, entry of certificate of performance of each parcel	1 00
39	Mortgaged Land, sale under power	4 00
	Each parcel after first	50
63	Name of street changed, registering by-law	1 00
	Each additional street	20
65	Name of company, change of	1 00
60	Objection hearing, per hour	1 50
	One-half hour or less	1 00
37	Ownership, entry of, on Land Certificate or on Charge Certificate	50
72	Parcel, when land entered in more parcels than one, each additional parcel	1 00
38	Partial transfer of land or charge, entry on Land Certificate	20
19	Partial Cessation	1 00
	Description of parcel over two folios, each extra folio	10
	More than one parcel, each parcel	50
35	Plan, not more than twenty lots	6 00
	Over twenty, each lot	10
	Copy of plan in Registry Office not more than	2 00
	Where part of parcel laid out, re-entry of part affected	1 00
	Where several parcels, each after first parcel	50
51	Plan, search of	10
13	Postponement of Charge	3 00
13	Post, documents sent by post for registration, each document	20
24	Power of Attorney, where execution under	50
26	Power of Attorney, five folios and under	2 00
	Each folio above five	10
39	Power of Sale, sale under	4 00
	Each parcel after first	50
	If land under $500	2 00
62	Re-entry to consolidate:	
	Each parcel re-entered	1 00
	Where more than two parcels re-entered, each additional parce	50
35	Re-entry of portion affected by new plan	1 00
35	Re-entry required because plan registered, each parcel	1 00
25	Restrictive covenants, per folio	20
	More than one parcel, each extra parcel	10
30	Restrictions, entry of	2 00
	Each parcel after first	50
71	Revised description applied for or necessary before a certificate issued for remainder of parcel	1 00
	Each folio over five, per folio	20

Item	Subject Matter	Fee
39	Sale, under power in charge	$4 00
	Each parcel after first	50
	Land value under $500	2 00
55	Search, alphabetical index, each name	20
	More than two years, each prior year (but not exceeding 50c.)	10
58	Search, documents retained on land being brought under Act	1 00
56	Search, index first registration, each lot	20
53	Search Execution	20
49	Search, one parcel	30
50	Search, when parcel number given	20
51	Search, plan	10
52	Search original instrument	30
73	Search to ascertain if lands are under Land Titles System	30
	Where one-quarter hour is required	50
	Where one-half hour is required	1 00
60	Special application, per hour	1 50
	One-half hour and less	1 00
61	Special Application, filing on	10
63	Street closed, entry of ownership (besides searches), each entry	1 00
63	Street, name changed, registering by-law changing name	1 00
	Each additional street	20
42	Special case or certificate of court	2 00
	Each folio over five	20
27	Survivor, entry of, in case of joint tenancy	1 00
	Each parcel after first	50
48	Tax Notices, per folio	10
34	Taxes, payment, entry of, each parcel	50
14	Transfer of Charge	2 00
	Each parcel after first	50
13	Transfer, registration under	3 00
	Entry on Land Certificate	50
	Each parcel after first	50
41	Transmission of Charge	2 00
	Each charge after first	50
40	Transmission of land through death	4 00
	Where value of land does not exceed $1,000	2 00
	Each parcel after first	50
	Where no letters of administration or of probate, additional fee	1 00
	Transfers, list of, for Assessment Commissioner (Land Titles Act, Section 55 (2)), per name	05
17	Widow's interest, separate release	1 00
	Each parcel after first	50
22	Withdrawal of Caution	1 00
	Each additional parcel	50
31	Writ of Execution, discharge of, each name	50
	Writ of Execution, receipt of	No Charge

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Fifty-second

ANNUAL REPORT

OF THE

Superintendent of Insurance

FOR THE PROVINCE OF

ONTARIO

1931

(Business of 1930)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 6, 1931

ONTARIO

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1931

ONTARIO

DEPARTMENT OF INSURANCE

To The Honourable W. H. Price, K.C., LL.B.,
Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Fifty-second Annual Report of the Superintendent of Insurance for the year 1931 (business for the year ended 31st December, 1930).

The Report is arranged in the following five divisions and includes an index in which all insurers licensed to carry on business in Ontario are listed together with license numbers and classes of insurance for which authorized:—

I. Annual Statements.

II. Annual Statement Abstracts.

III. Movement of Securities.

IV. Statistical Tables.

V. Appendices.

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers, arranged alphabetically by class of insurer. Insurers licensed under The Dominion Insurance Act have been required to file only Modified Statements summarizing their assets and liabilities and showing their underwriting experience within the Province only with the Department and this skeleton information only has been included in this report.

Division II, entitled "Annual Statement Abstracts," is virtually a reprint of the Abstract of this Report published under date of June 15th, 1931. Included herein are tabulated summaries showing the financial condition of all insurers not licensed under The Insurance Act (Dominion). In case of any discrepancy between any figures shown in this division and those shown in Division I with respect to any particular insurer, the figures included in Division I should be understood to prevail.

In Division III will be found a statement showing the movement of securities owned by joint stock and cash mutual insurance companies incorporated under the law of Ontario. This shows the details of stocks, bonds and debentures purchased, sold or matured during the year and is a continuation of a similar statement published in the 1930 Report.

Division IV, entitled "Statistical Tables," shows in tabulated form premiums and losses of all licensed insurers (except mutual benefit societies) analyzed according to class of insurance. These tables are briefly summarized in the following paragraphs.

Division V, entitled "Appendices," contains a review of 1931 Legislation and a record of certain memoranda rulings, etc., issued by the Department; also certain miscellaneous information under the various headings indicated in the table of contents.

Life Insurance.

Forty-six companies were licensed at the end of 1930 to transact life insurance. This is an increase of one during the year, the Prudential Assurance Company having become licensed July 1st, 1930. The premium income on Ontario business amounted to almost eighty-six million dollars, an increase of 6.5 per cent. over 1929.

Disbursements to Ontario policyholders amounted to $53,861,520.74, an increase of 18.1 per cent. over 1929. A comparative summary of premium income and disbursements for 1928, 1929 and 1930 is given below:

	1930	1929	1928
Net Premium Income:			
Assurances Ordinary	$64,522,646 01	$60,490,724 01	$55,362,598 70
Assurances Industrial	18,220,846 44	17,258,137 51	15,502,213 44
Assurances Group	2,237,722 19	1,787,876 54	1,427,044 44
Annuities	966,191 61	1,072,794 31	770,896 34
Totals	$85,947,406 25	$80,609,532 37	$73,062,752 92
Disbursements to Policyholders:			
Death claims	$17,472,489 40	$15,706,152 31	$11,197,681 99
Matured endowments	4,809,755 43	4,468,120 71	3,854,452 94
Surrender values	14,605,073 02	11,551,352 58	9,341,074 64
Dividends	15,691,588 83	13,013,884 48	11,048,308 56
Other payments	1,282,989 10	867,537 44	730,432 39
Totals	$53,861,520 74	$45,607,047 52	$36,171,950 52

New business issued in Ontario during the year, as shown in Table VI, Division II, amounted to $449,043,598, a decrease of approximately 9 per cent. from 1929 when $493,594,116 was written. Total business in force in Ontario at the end of 1930 was $2,685,739,658, which represents an increase of 5.6 per cent. over the previous year. Attention is drawn to the item "other deductions," amounting to $364,109,688. This amount represents policies terminated by surrender or lapse and is equivalent to 80 per cent. of the amount of new business issued during the year and to 13.5 per cent. of the amount in force at the end of the year.

Fraternal Societies.

Thirty-nine fraternal societies held licenses as at the end of the year to transact life insurance in Ontario. This number includes eight municipal pension fund societies, which, although authorized to pay death benefits, do not issue mortuary certificates. Twenty-three are authorized to grant sick or funeral benefits and one for accident benefits. The premium income and disbursements respecting Ontario business for 1930, according to class of fund, are as follows:

	Premiums (including dues)	Disbursements
Mortuary Fund	$2,859,670 24	$3,034,897 87
Sick and Funeral Funds	231,378 07	204,946 40
General Fund	231,248 56	199,465 81
Other Funds	525,223 47	253,615 54
Total	$3,847,520 34	$3,692,925 62

The amount of mortuary certificates in force at the end of 1930 was $103,408,912, which represents a decrease of over five million dollars, of which upwards of two millions was business of the Commercial Travellers Mutual Insurance Society which was reinsured during the year by the Confederation Life Association.

Fire Insurance.

The number of companies licensed to transact fire insurance in Ontario increased during 1929 from 313 to 328. Premiums and losses for the various classes of insurers defined by the Act are tabulated below, together with comparable figures for 1929:

	1930			1929		
	Net premiums written	Net losses paid	Ratio	Net premiums written	Net losses paid	Ratio
	$	$	%	$	$	%
Joint Stock	17,701,315	10,405,854	58.78	19,122,335	9,410,537	49.21
Mutuals:						
(*a*) Farmers' Mutuals	1,903,035	1,857,187	97.59	1,791,738	1,684,443	94.01
(*b*) Associated New England Factory Mutuals	793,740	30,116	3.09	1,116,187	112,534	10.08
(*c*) Other Mutuals	686,787	455,641	66.34	671,505	339,409	50.54
Cash Mutuals:						
(*a*) Without share capital	1,113,114	695,476	62.48	1,263,151	698,058	55.26
(*b*) With share capital	94,586	76,175	80.53	90,581	36,680	40.49
Reciprocal Exchanges	373,676	165,113	44.19	364,856	165,274	45.30

Automobile Insurance.

The number of companies licensed to transact automobile insurance in Ontario stood at 160 at the end of the year and their premiums and losses are shown in Table XII of this Report. Net premiums written amounted to $9,361,901, which is an increase of 12.8 per cent. over the previous year. Net premiums earned increased by 18.8 per cent. Losses incurred amounted to $4,378,698, which is an increase of 1.5 per cent. over 1929. The year's experience on the basis of loss ratios was decidedly more favourable than in the preceding year, the ratio of losses incurred to premiums earned having dropped from 57.4 per cent. in 1929 to 49.0 per cent. in 1930.

	Net premiums written	Net losses paid	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio of losses incurred to premiums earned	Ratio of losses incurred to premiums written
	$	$	%	$	$	%	%
1925	3,463,149	....	......	....	1,631,926	......	47.1
1926	3,743,532	1,881,330	50.25	3,657,994	2,037,903	55.7	54.4
1927	4,643,948	2,576,430	55.47	4,295,003	2,835,352	66.0	61.0
1928	6,280,675	3,156,627	50.26	5,670,656	3,603,260	63.5	57.4
1929	8,324,146	4,182,537	50.24	7,520,896	4,314,383	57.4	51.8
1930	9,361,901	4,161,459	44.31	8,934,508	4,378,698	49.0	46.8

Casualty and Miscellaneous Insurance (other than automobile).

The following Table shows the premiums and losses on Ontario business for other casualty and miscellaneous classes of insurance:

Class	Net premiums written	Net losses paid	Ratio losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio losses incurred to premiums earned
	$	$	%	$	$	%
Accident	1,412,442 91	590,366 62	41.80	1,394,204 46	632,899 77	45.39
Accident and Sickness combined	1,002,262 26	598,348 39	59.70	1,036,475 46	584,255 44	56.37
Aviation	21,173 34	72,626 61	343.01	30,468 59	100,276 11	329.11
Bond	20,401 88	967 30	4.74	14,764 83	1,073 30	7.27
Burglary	450,231 43	104,875 60	23.30	508,442 80	108,186 40	21.28
Credit	159,499 79	57,225 78	35.88	153,568 78	57,225 78	37.26
Explosion	1,523 21	....	......	742 84	....	......
Forgery	14,402 42	698 40	4.85	18,416 83	1,426 40	7.74
Guarantee	1,023,816 12	497,181 01	48.56	1,047,424 88	723,707 11	69.09
Hail	779 21	187 20	24.02	779 21	187 20	24.02
Inland Marine	165,595 15	97,969 75	59.16	166,461 15	69,161 77	41.55
Inland Transportation	502,704 62	208,687 68	41.51	481,611 63	185,668 09	38.55
Liability	1,038,667 31	378,989 35	36.49	994,516 13	369,949 64	37.20
Live Stock	46,721 76	64,344 37	137.72	49,783 87	82,544 67	165.80
Ocean Marine	322,559 48	198,364 02	114.52	357,795 74	172,953 24	48.34
Plate Glass	262,902 04	101,963 19	38.78	265,749 63	102,365 13	38.52
Property	111,607 30	50,031 29	44.83	162,799 76	41,913 61	25.75
Sickness	658,394 43	384,464 07	58.39	670,376 00	393,758 60	58.74
Steam Boiler	299,044 76	15,308 30	5.12	297,778 64	16,637 37	5.59
Weather	120,966 01	36,573 89	30.23	79,911 28	18,009 07	22.54
Totals	7,635,695 43	3,459,172 82	45.33	7,732,072 51	3,662,198 70	47.36

*Excludes mutual weather insurance companies operating on the premium note plan.

As compared with figures for 1929, net premiums written show a decrease of approximately $510,000, or 6.2 per cent. Losses paid increased by about $50,000. The loss ratio on the basis of losses paid to premiums written was 45.33 per cent., as compared with 41.83 per cent. in 1929. On the basis of losses incurred to premiums earned, the ratio was 47.36 per cent. as compared with 45.25 per cent. for the previous year.

Guarantee Companies Approved for Court Purposes, etc.

Since the date of the last Annual Report the guarantee bonds of the following companies have been approved by Order-in-Council for acceptance in lieu of personal or private suretyship prescribed or required by *The Guarantee Companies Securities Act*, or *The Judicature Act*, or *The Public Officers Act*, or any other similar Act of the Province of Ontario:

Canada Security Assurance Company.

Century Indemnity Company.

Pilot Insurance Company.

Union Indemnity Company.

Farmers Mutual Fire Insurance

The years 1929 and 1930 were the most disastrous in history of farmers mutual insurance in Ontario. Reports reaching the Department indicate that there has been no improvement during 1931. During the last three years the cash assets of the companies, i.e., the assets less the premium note residue, have seriously decreased. At the same time the amount of money borrowed by the companies from banks has increased tremendously. The total expenditures (losses and expenses) during the year 1930 were $2,688,694, an increase of $297,607 over the total expenditure for 1929. Of that amount more than $200,000 represents the increase in the amount paid for losses. The average cost of $100 of insurance per annum has advanced from 19½c in 1920 to 34½c in 1929 and 36½c in 1930.

On account of the unusually heavy losses and faced with the necessity of making further assessments on the members, several companies have entered into agreements for reinsurance. The Nichol Mutual Fire Insurance Company of Fergus, The Osgoode Mutual Fire Insurance Company of Kenmore, and the Sydenham Mutual Fire Insurance Company of Owen Sound have each made reinsurance agreements with the Wawanesa Mutual Insurance Company. These agreements have been ratified by the Lieutenant-Governor in Council.

A year ago serious consideration was given to the question of increasing the cash payment rates prescribed by the Act. Under date December 6th, 1930, a circular letter was sent to the Secretaries or Managers of all companies asking their opinion of certain proposed amendments. One of the questions was, "Are you in favour of amending the Act to increase the minimum cash payment rates prescribed by subsection 1 of section 106 from 80c to $1.00 for three years and to increase the minimum annual instalment rate from 30c to 40c?" Eighteen companies answered that question "Yes." Forty-five companies answered "No." Under the circumstances it was considered advisable to postpone any recommendation on the subject of rates for another year.

A further question addressed to the companies was, "Are you in favour of amending sections 103 to 118 of the Act to make compulsory the use of a limitation of liability clause as now authorized by section 99 providing that the company shall only be liable for an amount not exceeding 75 per cent. of the actual cash value of the property insured at the time of the loss?" On this question thirty-six companies voted "Yes," and twenty-seven companies voted "No." A considerable number of the successful companies have always made it a practice to use such a clause in their policies, the object being to avoid over-insurance.

A third question submitted to the companies was, "Are you in favour of amending the Act to increase the surplus provided by subsection 2 of section 106 as a condition precedent to a reduction of cash payment rates from 25c for every $100 of the total amount at risk to 50c?" The majority of companies were opposed to such an amendment.

The fourth question was, "Are you in favour of legislation to repeal subsection 3 of section 106, authorizing cash payments to be paid in three annual instalments?" The majority of companies likewise opposed this proposal.

In order to improve the underwriting practices of the companies and in order to put boards of directors in possession of information essential to reviewing the merits of particular risks, the Act was amended at the 1931 session of the Legislature to require a written application in connection with contracts on the premium note plan covering agricultural property for a term exceeding 12 months.

The minimum contents of the application were prescribed by the Act. Subsequently the Executive Committee of the Mutual Fire Underwriters Association in collaboration with officials of the Fire Marshal's Department and Insurance Department prepared a form of application which had the unanimous endorsation of the persons parties to its consideration. This form of application was subsequently approved and recommended to all the companies by the Superintendent by circular letter dated August 26th, 1931. This letter and the form of application are printed in Appendix VI to this Report. Subsequently, on October 26th, 1931, a resolution was adopted by the Executive Committee of the Mutual Fire Underwriters Association of Ontario reading in part as follows:

> "Now therefore be it resolved that,—
>
> "1. All companies be recommended to adopt the form as recommended by the Superintendent of Insurance effective January 1st, 1932, without change and change their policy forms to correspond therewith.
>
> "2. Only one year's supply of forms be ordered by any company.
>
> "3. A special committee be appointed at the next annual meeting of the Association to consider all proposed changes and to report on or about November, 1932, upon any changes agreed upon in the expectation that the Superintendent of Insurance will thereupon recommend a revised form of application for use in respect of all business written on and after January 1st, 1933."

Notwithstanding the unfavourable experience of the companies as a whole, seventeen are in the fortunate position of having a surplus sufficiently large to permit them to charge rates lower than the minimum rates required under section 106 of the Act. Section 106 fixes a minimum rate of 80c for three years or 30c per year in instalments for every $100 of insurance on agricultural property other than brick, stone or concrete dwellings but provides that this minimum cash payment may be reduced with the approval of the Superintendent by the directors when and so long as the cash surplus is not less than 25c for every $100 of the total amount at risk.

On pages viii and ix of the 1927 Report and page x of the 1928 Report the names of twenty-three companies appear which at that time had a surplus sufficiently large to permit them to continue charging rates lower than the prescribed minimum rates or to have their rates reduced in accordance with the above-mentioned section of the Act. Of these twenty companies eight viz., the Eramosa, Erie, Oneida, East Williams, Elma, McKillop, North Waterloo and the West Wawanosh, have since been compelled to revert to the minimum rates. A reduction in rates has been approved in the case of the Dunwich Mutual from 30c to 25c per $100 of insurance payable by instalments effective as of January 1st, 1932. It is worthy of note that the Usborne & Hibbert Mutual Fire Insurance Company which had its rates reduced in 1927 from the required minimum of 80c for three years or 30c per year in instalments to 60c and 20c respectively, has increased its surplus to permit a further reduction from 20c to 15c per annum for every $100 of insurance, effective January 1st, 1932.

The following companies are now authorized by the Superintendent to write insurance at less than the minimum rates (section 106 of the Act):

	Approved Rates Three Years in Advance	 Annual Instalments
Ayr	...	.24
Caradoc	...	.25
Culross	...	.24
Downie	.72	.20
Dunwich	.75	.25
Halton Union	.65*	...
	.70†	...
Hay	...	.20
Hopewell Creek	...	.25
Lobo	.60	...
London Township	.60	...
McGillivray	.60	...
Nissouri	.60	.20
S. Easthope	...	.20
Usborne & Hibbert	...	.15
Walpole	...	.28½
Westminster	...	.25

*Rodded buildings. †Unrodded buildings.

Section 70 of the Act was amended by The Insurance Act, 1931, to require mutual insurers of risks other than mercantile or manufacturing on the premium note plan, to show in their annual statements their liability for premiums not fully earned at the end of the calendar year, in the same manner as all other insurers. The effect of this amendment on the surplus of farmers mutual insurance companies will appear when the statements as at December 31, 1931, are filed.

Company Changes

By an agreement dated February 21st, 1931, and approved by Order-in-Council April 28th, 1931, the Nichol Mutual Fire Insurance Company, head office Fergus, was reinsured in the Wawanesa Mutual Insurance Company.

By an agreement dated August 21st, 1931, and approved by Order-in-Council December 9th, 1931, the Osgoode Mutual Fire Insurance Company, head office Kenmore, was reinsured in the Wawanesa Mutual Insurance Company as of the date of the agreement.

By an agreement dated June 10th, 1931, and approved by Order-in-Council July 28th, 1931, the outstanding benefit certificates of the Dominion Council of the Royal Templars of Temperance and the Grand Council of Ontario, Royal Templars of Temperance, were reinsured in the Independent Order of Foresters, effective as of the 31st day of July, 1931.

Licensing of Insurance Agents

During the license term ending September 30th, 1931, approximately 10,300 life insurance agents and 7,500 other than life insurance agents were licensed under the Agents' Qualification Law. This represents an increase of 800 licenses over the previous year.

In the 1930 Report mention was made of the functioning of the Advisory Board constituted under section 256 (9) of the Act. During the license term above mentioned, thirty-nine meetings of the other than life Advisory Board were held, at which a total of 421 applications for license or renewal of license were considered. Of these seventy-four applications were approved and licenses issued. In nine additional cases licenses were granted conditionally, i.e., limited to one or more classes of insurance. Twenty-six applications were withdrawn by the recommending company and twenty-nine by the applicant. Two hundred and eighty-three applications were declined by the Superintendent upon the recommendation of the Board. This record shows an increase of nine meetings over the preceding license year and an additional forty-six cases considered by the Board.

The life insurance Advisory Board has functioned less frequently. During the same period six meetings have been held and nineteen cases heard. The explanation for the difference is to be found in the fact that doubtful applications for life insurance agents' licenses are first referred to a Joint Committee of the Canadian Life Insurance Officers Association, the Life Agency Officers Association and the Life Underwriters Association of Canada. This Committee discusses the questioned application with the recommending company and only if a settlement cannot be reached is the application referred to the Advisory Board.

Royal Commission on Automobile Insurance Premium Rates

In the 1930 Report reference was made to the Royal Commission investigating the reasonableness of automobile insurance premium rates in the Province of Ontario and other matters related thereto.

The hearings before the Commissioner concluded on December 3rd, 1930, and the Final Report on Automobile Insurance Premium Rates dated December 20th, 1930, was released shortly afterwards. The report was printed by order of the Legislative Assembly.

With regard to one of the Commissioner's recommendations, relating to the filing of loss cost experience by all companies transacting automobile insurance in Ontario in accordance with the statistical plan prescribed pursuant to section 69*a* of The Insurance Act, all insurers are now filing monthly with the Canadian Automobile Underwriters Association, the designated statistical agency, their loss cost experience in accordance with the 1931 Automobile Statistical Plan. The agency was requested to tabulate the loss cost experience of all insurers transacting automobile insurance in Ontario concerning the transactions of 1930 calendar year. The letter directing the experience tabulation with instructions is printed in Appendix VI to this Report. The data so required to be filed with the Department was received August 21st, 1931. A further letter dated August 29th, 1931, addressed to The Canadian Automobile Underwriters Association directed the development of loss cost indications. This letter is also printed in Appendix VI to this Report. The developed automobile loss cost indications were received by the Department on November 3rd, 1931. It is clear from this narrative that the law is working smoothly. Reliable experience data showing the cost of automobile insurance in the province is now being compiled by all insurers according to a uniform statistical plan and under Government supervision. This data will prove of inestimable value to insurers in estimating the necessary provision for losses in their future premium rates.

Annual Inspection of Insurers

During the calendar year 1931 the Chief Inspector and his staff of three inspectors and three assistant inspectors have visited the head offices of all the joint stock insurance companies and the one mutual life insurance corporation, of most of the farmers mutual fire insurance companies and of some of the other insurers incorporated under the law of Ontario. Insufficiency of staff in the Inspection Branch has made it impossible for the inspectors to visit the head office of every insurer incorporated by Ontario as required by section 16 of the Act. Nevertheless, the insurers not visited by the inspectors during the year 1931 were visited during the year 1930 and a careful audit of their annual statements and information gained from past inspections gives reasonable assurance that they are continuing to provide proper security to their policyholders in Ontario.

Several Ontario insurers carry on business in other provinces and the periodical inspection of such insurers by the inspectors of two or more provincial insurance departments is arranged through the Association of Superintendents of Insurance of the Provinces of Canada. During the calendar year 1931 inspectors of the Quebec Department joined our inspectors in the joint examination of the following Ontario joint stock insurance companies:

The Ontario Equitable Life & Accident Insurance Company;
The Empire Life Insurance Company;
The Toronto General Insurance Company;

and our inspectors joined with the inspectors of the Quebec Department in the inspection of the Provident Assurance Company of Montreal.

Copies of the reports of examinations of the three Ontario companies were forwarded to the Superintendents of Insurance in those provinces where the companies carry on business.

Insurers' Published Statements

Section 71 of the Act, which for several years has prohibited an insurer publishing or circulating a statement showing its financial condition differing from the financial condition shown in the statement filed with the Superintendent, was amended in 1930 (chapter 41, section 4) to prohibit the publication or circulation of any statement "in form differing from the form prescribed by the regulations." An Order-in-Council was passed under date December 30th, 1930, prescribing the forms of statement authorized to be used by joint stock and mutual life insurance companies. The text of the Order and prescribed forms of statement were printed in last year's report in Appendix V. During the year 1931 some suggestions and minor criticisms of the forms so prescribed reached the Department and it was concluded that some amendments should be made. Under date December 29th, 1931, new forms of statement were prescribed. The new Order-in-Council and forms are printed in Appendix VII to this Report.

The desirability of prescribing forms of statement for other classes of insurers has received consideration. No additional forms have been prescribed but under date December 31st, 1931, a memorandum was addressed to all Ontario mutual and cash mutual fire insurance companies transacting business on the premium note plan recommending the use of a form of statement forwarded therewith. This memorandum and the forms of statement so recommended are printed in Appendix VI to this report. A year hence consideration can be given to the desirability of definitely prescribing such forms by regulation of the Lieutenant-Governor in Council.

Annual Statement Blanks

Eleven different forms of annual statement blanks are required to be prescribed by the Superintendent to suit the needs of the different classes of insurers transacting the different classes of insurance reporting to the Department. Seven of these blanks are prescribed upon the recommendation of the Standing Committee on Blanks of the Association of Superintendents of Insurance of the Provinces of Canada, and are used uniformly in all provinces members of the Association. These seven blanks are described as follows:

S 1. Detailed Joint Stock (Life).
S 2. Modified (Life).
S 3. Detailed (Fraternal).
S 4. Modified (Fraternal).
S 5. Modified (Other than Life).
S 6. Detailed Joint Stock (Other than Life).
S 13. Modified (Reciprocal Exchanges).

The modified blanks are prescribed for insurers licensed under *The Dominion Insurance Act.*

No changes have been made in these so-called uniform annual statement blanks during the current year.

The other four forms of annual statement blanks are prepared in the Department and used by insurers reporting to this Department only. The only blank in which important changes were made was the blank known as "S 7. Detailed Mutual and Cash Mutual." This blank was considerably revised, the most important revisions having been made necessary by the amendment of subsection 5 of section 70 of the Act a year ago (1931, chapter 49, section 6). This blank now requires the unearned premium reserve to be shown among the liabilities at 80 per cent. of all unearned premiums in the same manner as has been required in other blanks for many years. The statement of assets was also amended to exclude showing the amount of premium notes in force and a new section entitled "Total Resources" added to show the premium note residue. A new schedule entitled "Exhibit of Surplus" was also added to permit the showing of the net improvement or deficiency through operations during the year.

Jurisdiction

The litigation between the Dominion and the provinces respecting jurisdiction over insurance resulted in two important court decisions and in a new order by the Governor-General in Council dated 31st December, 1931.

The so-called Quebec Insurance Reference reached the Judicial Committee of the Privy Council and judgment was delivered 22nd October, 1931.

The Ontario case (Attorney-General of Ontario vs. Attorney-General of Canada) was tried and judgment delivered by Mr. Justice Garrow on January 26th, 1931. An appeal was entered by the defendants but subsequently abandoned.

On December 31st the Dominion invoked the extraordinary powers conferred on the Governor-General in Council by *The Unemployment and Farm Relief Act, 1931* (1931, chapter 58), and passed a Special Order-in-Council respecting insurance.

The judgments and order herein described are printed in full in Appendix V.

Ontario Legislation

A review of insurance legislation enacted at the 1931 Session of the Legislature is included as Appendix I to this Report.

R. Leighton Foster

Superintendent of Insurance.

Parliament Buildings, Toronto,
December 15th, 1931.

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INDEX AND LICENSE REGISTER

INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS IN ONTARIO, LICENSE NUMBERS, AND CLASSES OF INSURANCE FOR WHICH AUTHORIZED, AS AT DECEMBER 31st, 1930.*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at 31st December, 1930:

Class of Insurance	A	B	C	D	E	F	G	H	I	
	Joint Stock	Mutuals	Cash Mutuals	Fraternals	Mutual Benefit	Miscellaneous	Reciprocals	Lloyds	Pension Fund Associations.	Total
Accident	80	4	...	1	...	...	...	...	...	85
Automobile	151	7	2	...	...	...	1	...	...	161
Aviation	17	...	...	...	...	...	...	...	...	17
Bond	...	...	...	...	...	...	...	...	...	...
Burglary	71	...	1	...	...	...	...	...	...	72
Credit	2	...	...	...	...	...	...	...	...	2
Explosion	165	2	...	...	...	...	...	...	...	167
Fire	214	107	7	...	...	2	16	...	...	346
Forgery	11	...	...	...	...	...	...	...	...	11
Guarantee	59	...	...	...	...	...	...	...	...	59
Hail	32	...	...	...	...	...	...	...	...	32
Inland Marine	34	...	...	...	...	...	...	...	...	34
Inland Transportation	76	...	...	...	...	...	...	...	...	76
Liability	47	...	...	...	...	...	...	...	...	47
Life	37	9	...	38	...	1	...	...	2	87
Live Stock	7	...	...	...	...	...	...	...	...	7
Ocean Marine	31	...	...	...	...	...	...	...	...	31
Plate Glass	75	1	1	...	...	...	...	...	...	77
Property	144	2	...	...	...	...	...	...	...	146
Sickness	82	3	...	...	...	...	...	...	...	85
Sick and Funeral Benefits	...	...	...	24	113	...	...	...	...	137
Steam Boiler	19	...	...	...	...	...	...	...	...	19
Weather	80	3	2	...	...	...	1	...	...	86

*See Index Addenda for lists of insurers newly licensed, withdrawn, or licensed for additional classes of insurance between January 1st, 1931, and date of this report.

N.B.—Insurers discontinuing the business of life insurance in Ontario and confining their business to the renewal from time to time of life insurance policies are not required to be licensed under The Insurance Act (Ont.). (Vide R.S.O. 1927, c. 222, s. 20).

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement Page No.)
1	Acadia Fire	2070	Fire, Explosion, Burglary and Property Insurance	3
2	Aero Indemnity	1857	Aviation Insurance	3
3	Aero Insurance	1856	Aviation Insurance	3
4	Aetna Casualty and Surety	2288	Guarantee Insurance	3
5	Aetna Insurance	1998	Fire, Automobile, Inland Transportation, Hail, Explosion, Property, Aviation, Inland Marine and Weather	4
6	Aetna Life	2000	Life, Accident, Sickness and Liability Insurance	4
7	Agricultural	2071	Fire and Property Insurance	4
8	Alliance Assurance	1969	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Hail, Inland Transportation and Property Insurance	4
9	Alliance Insurance of Philadelphia	2222	Fire, Automobile, Explosion, Hail, Inland Transportation, Weather and Property Insurance	5
10	American Alliance	1833	Fire, Automobile and Property Insurance	5
11	American Automobile Fire	2186	Automobile Insurance	5
12	American Automobile	2185	Automobile Insurance	5
13	American Central	2072	Fire, Explosion and Property Insurance	5
14	American Colony	2066	Fire Insurance	6
15	American Credit Indemnity	1999	Credit Insurance	6
16	American Equitable	2067	Fire and Explosion Insurance	6
17	American and Foreign	2262	Inland Transportation Insurance	6
18	American Home Fire	2074	Fire, Explosion, Automobile, Inland Transportation, Weather and Property	6
19	American Insurance	2223	Fire, Automobile, Hail, Weather and Property Insurance	7
20	American Surety	2001	Burglary and Guarantee Insurance	7
21	Anglo Scottish	2073	Fire, Explosion, Automobile and Property Insurance	7
22	Atlas	1834	Fire, Explosion and Property Insurance	7
23	Automobile	2263	Fire, Inland Transportation, Inland Marine, Burglary, Explosion, Property and Ocean Marine Insurance	7
24	Baloise	2075	Fire Insurance	8
25	Bankers and Traders	2289	Fire Insurance	8
26	Bankers Indemnity	2224	Aviation and Accident Insurance	8
27	Beaver Fire	1835	Fire and Property Insurance	8
28	Boiler Inspection	1836	Steam Boiler, Liability and Property Insurance	9
29	British America	2076	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Liability, Property, Inland Marine, Ocean Marine and Weather Insurance	9
30	British Canadian	2077	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Steam Boiler, Liability, Property, Inland Marine, Ocean Marine and Weather	9
31	British Colonial	1837	Fire, Explosion, Automobile and Property Insurance	9
32	British Crown	2275	Fire, Plate Glass, Explosion and Property Insurance	10
33	British Empire	2078	Fire, Accident, Automobile Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Property, Inland Marine, Ocean Marine and Weather	10
34	British and European	2079	Fire, Explosion and Property Insurance	10
35	British General	2080	Fire, Explosion, Automobile and Property Insurance	10
36	British Law	1865	Fire, Explosion and Property Insurance	10
37	British Northwestern	2276	Fire and Explosion Insurance	11
38	British Oak	2264	Fire, Automobile, Explosion and Inland Transportation Insurance	11
39	British Traders	2225	Fire, Automobile, Inland Marine, Explosion, Ocean Marine and Property Insurance	11
40	Caledonian American	2266	Fire, Explosion and Property Insurance	11
41	Caledonian Insurance	2265	Fire, Explosion and Property Insurance	11
42	California	2002	Fire, Explosion and Property Insurance	12
43	Camden Fire	1970	Fire, Automobile, Explosion and Property	12
44	Canada Accident and Fire	2226	Fire, Accident, Sickness, Automobile, Liability, Guarantee, Plate Glass, Steam Boiler, Property and Explosion Insurance	12
45	Canada Life	2081	Life Insurance	12
46	Canada National Fire	2282	Fire and Explosion Insurance	12
47	Canada Security	2267	Fire, Hail, Automobile, Explosion, Plate Glass, Inland Transportation and Property Insurance	13
48	Canadian Fire	2082	Fire, Automobile, Plate Glass, Hail, Burglary, Explosion, Guarantee, Live Stock and Property Insurance	13
49	Canadian General	1858	Fire, Automobile, Live Stock, Accident, Burglary, Guarantee, Forgery, Inland Transportation, Plate Glass, Explosion, Property and Weather Insurance	13
50	Canadian Indemnity	2083	Fire, Automobile, Accident, Burglary, Guarantee, Hail, Plate Glass, Sickness, Inland Transportation Insurance	13
51	Canadian Surety	1971	Automobile, Fire, Burglary, Forgery, Guarantee, Plate Glass, Accident, Sickness and Explosion Insurance	13
52	Capital Life	2227	Life Insurance	14
53	Car and General	2207	Fire, Accident, Automobile, Explosion, Sickness and Property Insurance	14
54	The Casualty Co. of Canada	2084	Fire, Automobile, Burglary, Accident, Plate Glass, Sickness, Guarantee and Liability Insurance	14
55	Central	1972	Fire, Explosion, Automobile, Weather and Property Insurance	14
56	Central Union	1973	Fire, Explosion, Property and Weather Insurance	14

INDEX AND LICENSE REGISTER—Continued

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
57	Century Indemnity	2003	Accident, Sickness, Liability, Automobile, Burglary, Forgery, Guarantee, Plate Glass and Property	15
58	Century	1974	Fire, Explosion, Guarantee, Property, Plate Glass, Accident, Burglary, Inland Transportation and Automobile Insurance	15
59	Chicago Fire and Marine	2298	Fire and Explosion Insurance	15
60	China Fire	2228	Fire Insurance	15
61	Citizens Ins. Co. of N.J.	2085	Fire, Explosion, Weather and Property Insurance	15
62	City of New York	2004	Fire, Explosion, Inland Marine, Weather and Property Insurance	16
63	Columbia	1859	Fire, Automobile, Inland Transportation, Explosion and Property Insurance	16
64	Commercial Union	2005	Fire, Life, Accident, Automobile, Burglary, Explosion, Inland Transportation, Plate Glass, Sickness, Property, Inland Marine and Ocean Marine Insurance	16
65	Confederation Life	2006	Life, Accident and Sickness Insurance	16
66	Connecticut Fire	2061	Fire, Explosion, Hail, Inland Transportation, Weather and Property Insurance	17
67	Continental Casualty	1860	Accident, Automobile, Sickness, Liability, Burglary and Plate Glass Insurance	17
68	Continental Insurance	2193	Fire, Explosion, Inland Transportation, Inland Marine, Automobile, Property, Ocean Marine, Aviation and Weather Insurance	17
69	Continental Life	1861	Life Insurance	17
70	Cornhill	1892	Fire, Explosion, Automobile and Property Insurance	17
71	Cosmopolitan Fire	2296	Fire and Explosion Insurance	18
72	Crown Life	2086	Life Insurance	18
73	Dominion of Canada	2087	Fire, Life, Accident, Sickness, Automobile, Burglary, Guarantee, Liability, Plate Glass, Steam Boiler, Inland Transportation and Property Insurance	18
74	Dominion Fire	1975	Fire, Accident, Plate Glass and Automobile Insurance	18
75	Dominion Life	2088	Life	19
76	Eagle, Star and B. Dominions	2277	Fire, Plate Glass, Explosion, Inland Marine and Ocean Marine Insurance	19
77	T. Eaton General	2089	Inland Transportation Insurance	19
78	T. Eaton Life	2007	Life Insurance	19
79	Empire Life	1862	Life Insurance	19
80	Employers' Liability	1981	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Sickness, Steam Boiler, Plate Glass and Property Insurance	25
81	Ensign	1978	Fire Insurance	25
82	Equitable Fire and Marine	2063	Fire, Explosion, Hail, Inland Transportation, Property and Weather Insurance	25
83	Essex and Suffolk	2008	Fire and Explosion Insurance	26
84	Excelsior Life	1863	Life Insurance	26
85	Federal Fire	1983	Fire Insurance	26
86	Federal Insurance Co	2297	Automobile, Inland Transportation, Inland Marine, Ocean Marine, Fire and Property Insurance	28
87	Fidelity American	2229	Fire	28
88	Fidelity & Casualty Co. of N.Y.	2230	Guarantee, Accident, Aviation, Burglary, Automobile, Plate Glass, Sickness, Steam Boiler and Liability Insurance	28
89	Fidelity Ins. of Canada	2231	Guarantee, Burglary, Accident, Sickness, Plate Glass, Automobile, Forgery, Property and Liability Insurance	29
90	Fidelity-Phoenix Fire	2194	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Automobile, Property and Weather Insurance	29
91	Fire Association of Philadelphia	1864	Fire, Explosion, Automobile, Inland Transportation, Ocean Marine, Inland Marine and Property Insurance	29
92	Fire Ins. Co. of Canada	2068	Fire and Explosion Insurance	29
93	Fireman's Fund	2009	Fire, Explosion, Inland Transportation, Property, Inland Marine, Ocean Marine and Weather Insurance	29
94	Firemen's Ins. Co. of Newark, N.J.	1979	Fire, Automobile, Hail and Weather Insurance	30
95	First American	2195	Fire, Explosion, Inland Transportation, Property and Weather Insurance	30
96	First National	2293	Fire, Automobile, Inland Transportation, Weather and Property	30
97	Fonciere, Paris, France	2198	Fire Insurance	30
98	Franklin Fire	2010	Fire, Hail, Automobile, Inland Marine, Weather and Property Insurance	30
99	General Accident of Canada	2090	Fire, Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness, Explosion, Steam Boiler, Property, Liability and Weather Insurance	31
100	General Accident Fire and Life	2091	Fire, Explosion, Automobile, Burglary, Plate Glass, Accident, Sickness, Liability, Inland Transportation, Inland Marine, Property and Weather Insurance	31
101	General Casualty Co. of America	2305	Automobile and Plate Glass Insurance	31
102	General Casualty, Paris France	1867	Accident, Automobile, Liability, Burglary, Plate Glass, Guarantee, Inland Transportation and Sickness Insurance	31
103	General Exchange	2011	Automobile Insurance	31
104	General Fire of Paris, France	1868	Fire and Explosion Insurance	32
105	General Indemnity of America	2291	Forgery	32
106	General Insurance Co. of America	2268	Fire, Explosion and Automobile	32
107	General Re-Insurance	2213	Automobile, Burglary and Liability Insurance	32
108	Germanic Fire	2093	Fire and Explosion Insurance	32

INDEX AND LICENSE REGISTER—Continued

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
109	Girard Fire and Marine	1980	Fire, Hail and Weather Insurance	33
110	Glens Falls	1984	Fire, Inland Transportation, Automobile, Hail, Explosion, Weather and Property Insurance	33
111	Globe Indemnity	2269	Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation, Explosion, Plate Glass, Sickness, Liability, Weather and Property Insurance	33
112	Globe and Rutgers	2092	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine and Weather Insurance	33
113	Granite State Fire	2270	Fire, Explosion and Property	33
114	Great American	1870	Fire, Explosion, Hail, Inland Transportation, Automobile, Weather and Property Insurance	34
115	Great West Life	2274	Life Insurance	34
116	Guarantee Company of N.A.	1869	Guarantee Insurance	34
117	Guardian Assurance	1985	Fire, Explosion, Hail, Weather and Property Insurance	34
118	Guardian Insurance Co. of Can.	2012	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Inland Transportation, Steam Boiler and Property Insurance	35
119	Guildhall	1871	Fire, Accident, Automobile, Plate Glass, Sickness, Explosion, Inland Marine and Property Insurance	35
120	Halifax Fire	2094	Fire, Automobile and Plate Glass Insurance	35
121	Hand-in-Hand	2095	Fire, Automobile and Plate Glass Insurance	35
122	Hanover Fire	2096	Fire, Explosion, Property and Weather Insurance	37
123	Hartford Accident & Indemnity	2097	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance	37
124	Hartford Fire	2098	Fire, Automobile, Aviation, Explosion, Hail, Inland Transportation, Weather, Property, Inland Marine and Ocean Marine Insurance	38
125	Hartford Live Stock	2099	Live Stock Insurance	38
126	Hartford Steam Boiler	1872	Steam Boiler, Liability and Property Insurance	38
127	Home Indemnity	2300	Accident, Burglary, Guarantee, Live Stock, Plate Glass, Steam Boiler, Sickness, Automobile, and Property Insurance	38
128	Home Insurance	2013	Fire, Automobile, Burglary, Explosion, Hail, Inland Transportation, Property, Weather and Inland Marine Insurance	38
129	Homestead Fire	2014	Fire, Automobile, Explosion, Weather and Property Insurance	39
130	Hudson Bay	2220	Fire, Explosion, Automobile, Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Property Insurance	39
131	Imperial Assurance	1986	Fire, Explosion, Automobile and Weather Insurance	39
132	Imperial G. & A. Ins. of Can.	2100	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Property, Inland Marine, Ocean Marine and Weather Insurance	39
133	Imperial Insurance Office	1873	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property, Burglary and Liability Insurance	39
134	Imperial Life	1874	Life Insurance	40
135	Indemnity Ins. Co. of N.A.	1875	Accident, Automobile, Burglary, Live Stock, Plate Glass and Sickness Insurance	40
136	Independence Fire	2101	Fire, Explosion, Property and Weather Insurance	40
137	Insurance Co. of N.A.	2232	Fire, Explosion, Hail, Inland Transportation, Automobile, Aviation, Property, Weather, Inland Marine and Ocean Marine Insurance	40
138	Insurance Co. of Pennsylvania	2102	Fire, Explosion, Inland Transportation, Weather and Property Insurance	40
139	International Fidelity	2015	Guarantee Insurance	41
140	La Salle Fire	2233	Fire, Automobile, Explosion, Property and Weather Insurance	41
141	Laurentian	2234	Fire Insurance	41
142	Law, Union and Rock	2236	Fire, Accident, Automobile, Burglary, Plate Glass, Sickness, Guarantee, Explosion, Liability and Property Insurance	41
143	Legal and General	2103	Fire and Automobile Insurance	41
144	Liverpool and London and Globe	1987	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Marine, Ocean Marine, Inland Transportation, Plate Glass, Sickness, Weather and Property Insurance	42
145	Liverpool–Manitoba	1988	Fire, Explosion, Automobile, Weather and Property Insurance	42
146	Lloyds Casualty	2187	Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness and Liability Insurance	42
147	Local Government	2209	Fire and Explosion Insurance	42
148	London Assurance	1866	Fire, Explosion, Inland Transportation, Automobile and Property Insurance	43
149	London–Canada	2104	Fire, Automobile, Explosion, Hail, Weather and Property Insurance	43
150	London Guarantee and Accident	2105	Fire, Accident, Sickness, Automobile, Inland Transportation, Guarantee, Liability, Plate Glass, Burglary, Explosion and Property Insurance	43
151	London and Lanc. Guar.	2235	Fire, Accident, Sickness, Automobile, Guarantee, Liability, Inland Transportation, Plate Glass and Burglary Insurance	43
152	London and Lancashire	2237	Fire, Automobile, Explosion and Property Insurance	43
153	London Life	2106	Life, Accident and Sickness Insurance	44

INDEX AND LICENSE REGISTER—Continued
CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
154	London and Provincial	2271	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Plate Glass, Sickness, Explosion and Property Insurance	44
155	London and Scottish	2107	Life, Fire, Accident, Automobile, Burglary, Hail, Plate Glass, Sickness, Explosion, Weather and Property Insurance	44
156	Loyal Protective	2016	Accident and Sickness Insurance	44
157	Lumbermen's Insurance Co.	2188	Fire	45
158	Manufacturers Life	1876	Life Insurance	45
159	Marine	1989	Automobile, Fire, Inland Transportation, Inland Marine, Ocean Marine, Aviation and Property Insurance	45
160	Maryland Casualty	2108	Accident, Burglary, Forgery, Guarantee, Liability, Steam Boiler, Plate Glass, Sickness, Automobile, Aviation and Property Insurance	45
161	Maryland Insurance	2197	Fire, Explosion and Weather Insurance	45
162	Mercantile Fire	2238	Fire, Explosion and Property Insurance	46
163	Merchants Casualty	1877	Accident, Sickness and Automobile Insurance	46
164	*Merchant's & Employers 'G. & A.	1990	Fire, Accident, Automobile, Plate Glass, Sickness, Liability and Guarantee Insurance	46
165	Merchants Fire of N.Y.	2189	Fire and Explosion Insurance	46
166	Merchants Fire	1878	Fire and Automobile Insurance	46
167	Merchants and Manufacturers	2290	Fire and Explosion Insurance	49
168	Merchants Marine	1982	Fire, Automobile, Explosion and Property Insurance	49
169	Mercury	1991	Fire, Automobile, Explosion, Hail, Weather and Property Insurance	49
170	Metropolitan Casualty	1992	Automobile, Burglary, Guarantee, Plate Glass, Sickness, Accident, Liability, Property and Forgery Insurance	49
171	Michigan Fire and Marine	2239	Fire, Explosion and Property Insurance	49
172	Milwaukee Mechanics'	2199	Fire Insurance	50
173	Minnesota Fire	2272	Fire, Explosion and Property Insurance	50
174	Monarch Accident	2017	Accident and Sickness Insurance	50
175	Monarch Life	1879	Life Insurance	50
176	Montreal Life	1880	Life Insurance	50
177	Motor Union	2211	Fire, Accident, Automobile, Explosion, Plate Glass, Liability, Inland Marine and Property Insurance	51
178	Mount Royal	2109	Fire, Plate Glass, Automobile, Explosion, Property and Weather Insurance	51
179	Mutual Life and Citizens	1881	Life Insurance	51
180	National Ben-Franklin	1977	Fire and Automobile Insurance	51
181	National Fire of Hartford	2240	Fire, Explosion, Inland Transportation, Hail, Aviation, Automobile and Property Insurance	51
182	National Liberty Ins. Co.	2304	Fire, Explosion and Automobile Insurance	52
183	National Life	2110	Life Insurance	52
184	National Liverpool	1993	Fire, Explosion, Property and Weather Insurance	52
185	National Provincial	2208	Fire, Explosion and Plate Glass Insurance	52
186	National Surety Co.	2280	Burglary, Guarantee, Forgery, Plate Glass and Credit Insurance	52
187	National Union Fire	2111	Fire, Automobile, Aviation, Hail, Explosion, Inland Transportation and Property Insurance	53
188	National Union Indemnity	2018	Accident, Automobile, Burglary and Plate Glass	53
189	Nationale Fire of Paris France	2069	Fire and Explosion Insurance	53
190	Newark Fire	2218	Fire, Automobile, Explosion and Property Insurance	53
191	New Brunswick Fire	2112	Fire, Explosion, Inland Marine, Ocean Marine, Weather and Property Insurance	53
192	New Hampshire Fire	2241	Fire, Explosion and Property Insurance	54
193	New Jersey	2190	Fire and Automobile Insurance	54
194	New York Casualty	2242	Plate Glass, Accident, Liability, Property, Automobile, Burglary, Guarantee and Insurance	54
195	New York Fire	2113	Fire Explosion, Property and Weather Insurance	54
196	New York Indemnity	2243	Automobile, Accident, Burglary, Aviation, Guarantee, Plate Glass and Liability Insurance	54
197	New York Underwriters	1994	Fire, Explosion, Hail, Automobile, Inland Transportation, Weather and Property Insurance	55
198	Niagara Fire	2196	Fire, Explosion, Burglary, Inland Transportation, Automobile, Weather and Property Insurance	55
199	North American Accident	2019	Accident and Sickness Insurance	55
200	North American Life	2020	Life Insurance	55
201	North British and Mercantile	2058	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Weather and Property Insurance	56
202	North Empire Fire	2114	Fire and Explosion Insurance	56
203	North River	2115	Fire, Explosion, Inland Transportation, Weather and Property Insurance	56
204	North West Fire	2116	Fire Insurance	56
205	Northern Assurance	2202	Fire, Accident, Automobile, Liability, Guarantee, Plate Glass, Sickness, Burglary, Inland, Transportation, Explosion, Steam Boiler, Weather and Property Insurance	56
206	Northern Life	2117	Life Insurance	57
207	Northwestern National	1976	Fire, Automobile and Weather Insurance	57
208	Norwich Union Fire	2118	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Liability, Explosion, Property, Inland Transportation and Ocean Marine Insurance	57
209	Occidental Fire	2059	Fire, Explosion, Automobile, Accident, Sickness, Burglary, Plate Glass, Weather and Property Insurance	57
210	Occidental Life	2021	Life, Accident and Sickness Insurance	57

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*Reinsured in the Consolidated Fire and Casualty Insurance Co.

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211	Ocean Accident and Guarantee..	2022	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Steam Boiler Explosion, Property and Liability Insurance	58
212	Ontario Equitable Life	2119	Life Insurance	58
213	Pacific Coast Fire	2120	Fire, Automobile, Property and Explosion Insurance	65
214	Pacific Fire	2191	Fire and Explosion Insurance	65
215	Palatine	2121	Fire, Automobile, Explosion and Property Insurance	66
216	Patriotic	1882	Fire, Explosion and Property Insurance	66
217	Pearl	2023	Fire, Explosion and Property Insurance	66
218	Phenix Fire of Paris, France	1883	Fire and Explosion Insurance	66
219	Phenix Assurance Co	2122	Life, Fire, Explosion, Automobile, Property, Burglary, Weather and Ocean Marine Insurance	66
220	Phoenix Insurance of Hartford	2064	Fire, Automobile, Explosion, Inland Transportation, Property, Weather and Hail Insurance	67
221	*Pilot Insurance Company	2024	Automobile, Fire, Sickness, Inland Transportation, Plate Glass, Burglary, Guarantee, Forgery and Steam Boiler Insurance	67
222	Pioneer	2244	Fire Insurance	69
223	Planet	1884	Fire Insurance	70
224	Preferred Accident	2245	Accident, Sickness, Burglary and Automobile Insurance	70
225	Protective Association of Can	1886	Accident and Sickness Insurance	70
226	Providence Fire of Paris	1885	Fire Insurance	70
227	Providence Washington	2247	Fire, Explosion, Inland Transportation, Automobile, Aviation, Weather and Property Insurance	70
228	Provident	2248	Fire, Accident, Sickness, Guarantee, Automobile, Plate Glass, Property, Liability, Inland Transportation, Weather and Burglary Insurance	71
229	Provincial	1893	Fire, Explosion, Automobile and Property Insurance	74
230	Prudential Assurance	1995	Fire, Life, Plate Glass, Sickness, Accident, Automobile, Burglary, Guarantee, Inland Transportation and Liability Insurance	74
231	Quebec Fire	2283	Fire, Explosion and Property Insurance	75
232	Queen City Fire	2123	Fire Insurance	75
233	Queen	2216	Fire, Automobile, Explosion, Inland Transportation and Property Insurance	77
234	Queensland	2249	Fire, Accident, Sickness, Ocean Marine, Automobile, Liability, Explosion, Burglary, Plate Glass, Weather and Property Insurance	77
235	Railway Passengers'	2060	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Plate Glass, Inland Transportation, Weather and Sickness Insurance	77
236	Reliance of Canada	2065	Fire, Explosion, Weather and Property Insurance	77
237	Republic	2124	Fire, Explosion, Property and Weather Insurance	78
238	Rhode Island	2125	Fire, Explosion, Weather and Property Insurance	78
239	Ridgeley Protective	1887	Accident and Sickness Insurance	78
240	Rossia Reinsurance	2278	Fire and Explosion Insurance	78
241	Royal Exchange	2206	Fire, Accident, Automobile, Explosion, Guarantee, Sickness, Inland Marine, Burglary, Property, Liability and Ocean Marine Insurance	78
242	Royal Insurance	2214	Fire, Life, Accident, Automobile, Burglary, Explosion, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler, Property and Liability Insurance	79
243	Royal Scottish	2203	Fire, Explosion and Property Insurance	79
244	St. Paul Fire and Marine	2126	Fire, Explosion, Automobile, Inland Marine, Inland Transportation, Ocean Marine and Property Insurance	79
245	Saint Paul–Mercury Indemnity	2025	Automobile Insurance	79
246	Sauvegarde, La, Life	1888	Life Insurance	79
247	Scottish Canadian	2127	Fire, Explosion and Property Insurance	80
248	Scottish Metropolitan	2204	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Sickness, Explosion, Weather and Property Insurance	80
249	Scottish Union and National	1996	Fire, Automobile, Explosion, Weather and Property Insurance	80
250	Sea Insurance	1889	Fire, Explosion and Property Insurance	80
251	Security	2250	Fire, Automobile, Hail, Weather and Property Insurance	80
252	Sentinel Fire	2251	Fire, Explosion, Weather and Property Insurance	81
253	Southern Insurance	1997	Fire, Automobile and Explosion Insurance	81
254	Sovereign Life	2128	Life Insurance	81
255	Springfield Fire and Marine	2252	Fire, Hail, Explosion, Automobile, Weather and Property Insurance	81
256	Standard Marine	2253	Inland Transportation, and Ocean Marine Insurance	81
257	State Assurance	2210	Fire and Explosion Insurance	82
258	Stuyvesant	2192	Fire, Automobile, Inland Transportation and Liability Insurance	82
259	Sun Insurance Office	1890	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Burglary, Liability and Property Insurance	82
260	Sun Life	2026	Life Insurance	82
261	Sussex Fire Insurance Company	2200	Fire Insurance	82
262	Svea Fire	2254	Fire, Explosion, Weather and Property Insurance	83

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*Formerly Pilot Automobile and Accident Insurance Company. See Supplementary Letters Patent Aug. 16, 1930.

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263	Tokio Marine and Fire	2255	Fire, Inland Transportation, Inland Marine and Ocean Marine Insurance	83
264	*Toronto General	2027	Fire, Automobile, Inland Marine, Ocean Marine, Sickness, Plate Glass, Burglary, Hail, Accident, Guarantee, Inland Transportation, Property and Liability Insurance	83
265	Trans-Canada	2201	Fire, Automobile, Explosion and Plate Glass	87
266	Travelers Fire	2028	Fire, Automobile, Aviation, Explosion, Weather, Inland Transportation and Property	87
267	Travelers Indemnity	2029	Accident, Steam Boiler, Automobile, Plate Glass, Burglary, Liability and Property Insurance	87
268	Travelers Insurance	2030	Life, Accident and Sickness Insurance	88
269	Union Assurance Society	2256	Fire, Burglary, Plate Glass, Sickness, Automobile, Inland Transportation, Explosion, Liability, Weather, Property and Accident Insurance	88
270	†Union Fire of Paris	2031	Fire and Explosion Insurance	88
271	Union Ins. of Canton	2257	Fire, Automobile, Burglary, Accident, Inland Transportation, Inland Marine, Sickness, Ocean Marine, Explosion, Guarantee, Plate Glass, Liability and Property Insurance	88
272	United British Ins	2212	Fire, Automobile, Explosion and Property Insurance	89
273	United States Casualty	2299	Automobile Insurance	89
274	United States Fidelity & Guar.	2258	Accident, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Property, Aviation and Automobile Insurance	89
275	United States Fire	2259	Fire, Explosion, Inland Transportation, Inland Marine, Automobile, Aviation, Weather and Property Insurance	89
276	United States Life	2032	Life Insurance	89
277	United States Merchants & Shippers	1891	Fire, Inland Transportation, Ocean Marine and Property Insurance	90
278	Universal	2279	Fire, Explosion and Inland Transportation Insurance	90
279	Virginia Fire & Marine	2306	Fire, Automobile, Explosion and Weather Insurance	90
280	Wellington Fire	2033	Fire Insurance	90
281	Westchester Fire	2062	Fire, Hail, Property, Weather and Explosion Insurance	92
282	Western Assurance	2129	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Liability, Property, Inland Marine, Ocean Marine and Weather Insurance	92
283	Western Life	2260	Life Insurance	93
284	Westminster Fire Office	2130	Fire, Automobile, Explosion, Hail, Property and Weather Insurance	93
285	World Fire and Marine	2034	Fire, Inland Transportation, Explosion, Automobile, Hail, Aviation, Weather and Property Insurance	93
286	World Marine and General	2205	Fire, Explosion, Inland Transportation, Accident, Sickness, Automobile, Burglary, Guarantee, Plate Glass, Steam Boiler, Weather and Property Insurance	93
287	Yangtsze	2261	Fire and Explosion Insurance	93
288	Yorkshire	2273	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Live Stock, Plate Glass, Sickness, Explosion, Property, Inland Transportation, Inland Marine and Ocean Marine Insurance	94
289	Zurich	2131	Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler Insurance	94

*Formerly The Toronto Casualty Fire and Marine Insurance Co.
†Name changed to Union Fire, Accident and General Insurance Co.

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Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Algoma	1708	Fire Insurance	97
2	Amherst Island	1709	Fire Insurance	98
3	Ayr Farmers'	1710	Fire Insurance	99
4	Bay of Quinte Agricultural	1711	Fire Insurance	100
5	Bertie and Willoughby Farmers'	1712	Fire Insurance	101
6	Blanshard	1713	Fire Insurance	102
7	Blenheim, North	1714	Fire Insurance	103
8	Brant County Farmers'	1715	Fire Insurance	104
9	Canadian Millers'	1716	Fire Insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade	105
10	Caradoc Farmers'	1717	Fire Insurance	107
11	Clinton	1718	Fire Insurance	108
12	Culross	1719	Fire Insurance	109
13	Dereham and West Oxford	1720	Fire Insurance	110
14	Dorchester, North and South	1721	Fire Insurance	111

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15	Downie	1722	Fire Insurance	112
16	Dufferin Farmers'	1723	Fire Insurance	113
17	Dumfries, North, and Waterloo, South	1724	Fire Insurance	114
18	Dunwich Farmers'	1725	Fire Insurance	115
19	Easthope, South, Farmers'	1726	Fire Insurance	117
20	Ekfrid	1727	Fire Insurance	118
21	Elma Farmers'	1728	Fire Insurance	119
22	Eramosa	1729	Fire Insurance	120
23	Erie Farmers'	1730	Fire Insurance	121
24	Farmers' Central	1731	Fire Insurance	122
25	Farmers' Union	1732	Fire Insurance	123
26	Formosa	1733	Fire Insurance	125
27	Germania Farmers'	1734	Fiie Insurance	126
28	Glengarry Farmers'	1735	Fire Insurance	127
29	Grand River	1736	Fire Insurance	128
30	Grenville Patron	1737	Fire Insurance	129
31	Grey and Bruce	1738	Fire Insurance	130
32	Guelph Township	1739	Fire Insurance	131
33	Halton Union	1740	Fire Insurance	132
34	Hamilton Township	1741	Fire Insurance	134
35	Hay Township	1742	Fire Insurance	135
36	Hopewell Creek	1743	Fire Insurance	136
37	Howard Farmers'	1744	Fire Insurance	137
38	Howick	1745	Fire Insurance	138
39	Kent and Essex	1746	Fire Insurance	139
40	Lambton	1747	Fire Insurance	140
41	Lanark County	1748	Fire Insurance	142
42	Lennox and Addington	1749	Fire Insurance	143
43	Lobo	1750	Fire Insurance	144
44	London Township	1751	Fire Insurance	145
45	McGillivray	1752	Fire Insurance	146
46	McKillop	1753	Fire Insurance	147
47	Maple Leaf	1754	Fire Insurance	148
48	Nichol	1755	Fire Insurance	150
49	Nissouri	1756	Fire Insurance	151
50	Norfolk	1757	Fire Insurance	152
51	North Kent	1758	Fire Insurance	153
52	Oneida	1759	Fire Insurance	154
53	Ontario Threshermen's Mutual Fire Insurance Co.	1760	Fire Insurance	155
54	Osgoode	1761	Fire Insurance	156
55	Otter	1762	Fire Insurance	157
56	Oxford Farmers'	1763	Fire Insurance	158
57	Peel County	1764	Fire Insurance	159
58	Peel and Maryborough	1765	Fire Insurance	160
59	Prescott Farmers'	1766	Fire Insurance	161
60	Puslinch	1767	Fire Insurance	163
61	Saltfleet and Binbrook	1768	Fire Insurance	164
62	Southwold	1769	Fire Insurance	165
63	Sydenham	1770	Fire Insurance	166
64	Township Farmers'	1771	Fire Insurance	167
65	Usborne and Hibbert	1772	Fire Insurance	168
66	Walpole Farmers'	1773	Fire Insurance	169
67	Waterloo, North	1774	Fire Insurance	170
68	Wawanosh, West	1775	Fire Insurance	172
69	Westminster Township	1776	Fire Insurance	173
70	Williams, East	1777	Fire Insurance	174
71	Yarmouth	1778	Fire Insurance	175
	Farmers Mutual—Weather			
1	Huron Weather	1779	Weather	177
2	Ontario Farmers' Weather	1780	Weather	178
3	Western Farmers' Weather	1781	Weather	179
	Associated New England Factory Mutuals			
1	American Mutual, Providence, R.I.	1782	Fire	180
2	Arkwright Mutual, Boston, Mass.	1783	Fire	182
3	Blackstone Mutual, Providence, R.I.	1784	Fire	184
4	Boston Mfrs. Mutual, Boston, Mass.	1785	Fire	186
5	Cotton & Woollen Mfrs. Mutual, Boston, Mass.	1786	Fire	189
6	Enterprise Mutual, Providence, R.I.	1787	Fire	191
7	Fall River Mfrs., Fall River, Mass.	1788	Fire	193
8	Firemen's Mutual, Providence, R.I.	1789	Fire	195
9	Hope Mutual, Providence, R.I.	1790	Fire	197
10	Industrial Mutual, Boston	1791	Fire	200
11	Keystone Mutual, Philadelphia, Pa.	1792	Fire	202
12	Manton Mutual, Philadelphia, Pa.	1793	Fire	204
13	Manufacturers Mutual, Providence, R.I.	1794	Fire	206
14	Mechanics Mutual, Providence, R.I.	1795	Fire	208
15	Mercantile Mutual, Providence, R.I.	1796	Fire	210
16	Merchants Mutual, Providence, R.I.	1797	Fire	212
17	Mill Owners' Mutual, Chicago, Ill.	1798	Fire	215
18	Narrangansett Mutual, Providence, R.I.	1799	Fire	217

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19	National Mutual, Philadelphia, Pa.	1800	Fire	219
20	Paper Mill Mutual, Boston, Mass.	1801	Fire	221
21	Philadelphia Mfrs. Mutual, Pa.	1802	Fire	224
22	Protection Mutual, Chicago, Ill.	1803	Fire	226
23	Rhode Island Mutual, Providence, R.I.	1804	Fire	228
24	Rubber Mfrs. Mutual, Boston, Mass.	1805	Fire	230
25	Standard Mutual, Philadelphia, Pa.	1806	Fire	232
26	State Mutual, Providence, R.I.	1807	Fire	234
27	What Cheer Mutual, Providence, R.I.	1808	Fire	237
28	Worcester Mfrs. Mutual, Pa.	1809	Fire	239
	Other Mutuals			
1	Central Manufacturers'	1810	Fire and Automobile	242
2	Hardware Dealers'	1811	Fire and Automobile	242
3	Lumbermen's Mut. Casualty	1812	Automobile, Plate Glass, Accident	242
4	Lumbermen's Mut. Ins. Co.	1813	Fire, Automobile	242
5	Metropolitan Life	1814	Life, Accident and Sickness	243
6	Mill Owners of Iowa	1815	Fire, Explosion and Property	243
7	Minnesota Implement	1816	Fire and Automobile	243
8	Mutual Life, New York	1817	Life	243
9	Mutual Relief Life Insurance Company	1918	Life Insurance	244
10	New York Life	1819	Life	250
11	Northwestern Mutual	1820	Fire, Automobile and Property	250
12	Prudential	1821	Life, Accident and Sickness	250
13	Retail Hardware	1822	Fire and Automobile	251
14	Royal Guardians	1823	Life, Accident and Sickness	251
15	Standard Life	1824	Life	251
16	State Life	1825	Life	251
17	Union Mutual Life	1826	Life	252
18	United Mutual Fire	1827	Fire and Explosion	252

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Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Economical Mutual Fire Insurance Company	1828	Fire Insurance	255
2	Gore District Mutual Fire Insurance Company	1829	Fire Insurance	257
3	Millers' National Mutual Fire Insurance Company	1830	Fire Insurance	259
5	Perth Mutual Fire Insurance Company	1831	Fire Insurance	259
5	Portage La Prairie Mutual Insurance Company	2307	Fire, Automobile, Burglary, Plate Glass and Weather Insurance on both the Cash Plan and Mutual Plan (excluding insurance on the Premium Note Plan).	261
6	Waterloo Mutual Fire Insurance Company	1832	Fire Insurance	261
7	Wawanesa Mutual Insurance Company	2037	(*a*) Fire and Weather limited to the Cash Plan.; (*b*) Automobile Insurance on the Mutual Plan (excluding insurance on the Premium Note Plan), subject to such conditions as may hereafter be prescribed.	264

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Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Aid Association for Lutherans	2802	Life Insurance, Sick and Funeral benefits	267
2	Alliance Nationale	2147	Life Insurance, Sick and Funeral benefits	267
3	Artisans la Societe des Canadiens Francais	2281	Life Insurance, Sick and Funeral benefits	267
4	Ancient Order of Foresters	2153	Life Insurance, Sick and Funeral benefits	267
5	Canadian Order of Chosen Friends	2148	Life Insurance, Sick and Funeral benefits	268
6	Canadian Order of Foresters	2154	Life Insurance, Sick and Funeral benefits	275
7	Canadian Order of Oddfellows	2167	Life Insurance, Sick and Funeral benefits	284
8	Canadian Order of Woodmen of the World	2286	Life Insurance, Sick and Funeral benefits	288
9	Catholic Order of Foresters	2155	Life Insurance	288
10	Catholic Mutual Benefit Association	2149	Life Insurance, Sick and Funeral benefits	289
11	Civil Service Mutual Benefit Society	2150	Life	289
12	Commercial Travellers' Association of Canada	2151	Life Insurance	292

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Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
13	Hamilton Firemen's Benefit Fund	2158	Life Insurance	292
14	Hamilton Police Benefit Fund	2159	Life Insurance	293
15	Independent Order of Foresters	2156	Life Insurance, Sick and Funeral benefits	295
16	Jewish National Workers' Alliance of America	2160	Life Insurance, Sick and Funeral benefits	295
17	Knights of Columbus	2161	Life Insurance	295
18	Knights of Malta, Chapter General of Canada	2162	Life Insurance, Sick and Funeral benefits	295
19	Knights of Pythias	2163	Life Insurance	298
20	London Police Benefit Fund	2164	Life Insurance	298
21	Lutheran Mutual Aid Society	2292	Life Insurance, Sick and Funeral benefits	299
22	Maccabees, The	2165	Life Insurance, Sick and Funeral benefits	300
23	National Fraternal Society of the Deaf	2166	Life Insurance, Sick and Funeral benefits	300
24	Ontario Commercial Travellers' Association	2168	Life Insurance	300
25	Orange Grand Lodge of British America	2157	Life Insurance, Sick and Funeral benefits	303
26	Ottawa Firemen's Superannuation and Benefit Fund	2169	Life Insurance, Sick and Funeral benefits	303
27	Ottawa Police Benefit Fund Association	2170	Life Insurance	304
28	Royal Arcanum, Supreme Council	2171	Life Insurance	306
29	Royal Clan, Order of Scottish Clans	2172	Life Insurance	306
30	Royal Templars of Temperance	2173	Life Insurance, Sick and Funeral benefits	306
31	St. Joseph Union of Canada	2174	Life Insurance, Sick and Funeral benefits	320
32	Slovene National Benefit Society	2175	Life Insurance, Sickness Insurance	310
33	Sons of England Benefit Society	2176	Life Insurance, Sick and Funeral benefits	311
34	Sons of Scotland Benevolent Association	2177	Life Insurance, Sick and Funeral benefits	315
35	Stratford, City of, Municipal Benefit Fund	2056	Life Insurance, Sick and Funeral benefits	319
36	Toronto Firemen's Benefit Fund	2178	Life Insurance	327
37	Toronto Police Benefit Fund	2179	Life Insurance	328
38	United Commercial Travellers, Order of	2287	Accident Insurance	330
39	Women's Benefit Association	2180	Life Insurance, Sick and Funeral benefits	330

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incorporated	Classes of Insurance	Annual Statement (*Page No.*)
1	American Watch Case Company's Employees' Mutual Welfare Association	1919	Sick and funeral benefits	336
2	Army and Navy Veterans, Hamilton	1888	Sick and funeral benefits	336
3	Army and Navy Veterans, Toronto	1897	Sick and funeral benefits	336
4	Beaver Sick and Funeral Benefit Club	1917	Sick and funeral benefits	336
5	Brantford Carriage Company, Limited, Relief Association	1920	Sick and funeral benefits	336
6	Brantford Hungarian Mutual Benefit Society	1926	Sick and funeral benefits	336
7	Brown Bros., Limited, Employees' Benefit Society	1903	Sick and funeral benefits	336
8	Brunner Mond Mutual Benefit Society	1918	Sick and funeral benefits	336
9	Canada Cycle and Motor Company, Limited, Employees' Mutual Benefit Society	1918	Sick and funeral benefits	336
10	Canada Furniture Manufacturers, Limited, Employees' Benefit Society	1896	Sick and funeral benefits	336
11	Canadian Acme Screw & Gear Employees' Mutual Benefit Society	1920	Sick and funeral benefits	336
12	Canadian Allis-Chalmers, Limited, Employees' Mutual Benefit Society	1897	Sick and funeral benefits	336
13	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Sick and funeral benefits	336
14	Canadian General Electric Company, Ward St. Works Division, Sick Benefit Society	1920	Sick and funeral benefits	336
15	Canadian Hebrew Benevolent Society	1920	Sick and funeral benefits	336
16	Canadian Hungarian Mutual Benefit Federation	1928	Sick and funeral benefits	336
17	Canadian National Expressmen's Mutual Benefit Association	1928	Sick and funeral benefits	336
18	Canadian Order of Rechabites	1912	Sick and funeral benefits	336
19	Canadian Pacific Expressmen's Sick Benefit Association	1893	Sick and funeral benefits	336
20	Cobban Mfg. Company's Employees	1888	Sick and funeral benefits	336
21	Cockshutt Plow Company Relief Association	1899	Sick and funeral benefits	336
22	Consumers' Gas Company's Employees' Mutual Benefit Society	1918	Sick and funeral benefits	336
23	Czenstochower Aid Society	1916	Sick and funeral benefits	336
24	Daughters of England Benevolent Society	1895	Sick and funeral benefits	336
25	Dominion Forge and Stamping Company, Limited, Employees' Mutual Benefit Association	1920	Sick and funeral benefits	336
26	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Sick and funeral benefits	336
27	Employees' Protective League of the Seaman, Kent Company, Limited	1912	Sick and funeral benefits	336
28	Engineers' Mutual Benefit Fund	1912	Sick and funeral benefits	336
29	Evening Telegram Employees' Benefit Society	1912	Sick and funeral benefits	336

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30	Globe Printing Company's Employees' Benefit Society	1896	Sick and funeral benefits	336
31	Goodyear Relief Association	1919	Sick and funeral benefits	336
32	Goold, Shapley & Muir Company, Employees' Relief Association	1913	Sick and funeral benefits	336
33	Grand Order of Israel	1908	Sick and funeral benefits	336
34	B. Greening Wire Company, Limited, Employees' Benefit Society	1910	Sick and funeral benefits	336
35	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Sick and funeral benefits	336
36	Gutta Percha and Rubber Mfg. Company of Toronto, Limited, Employees' Sick Benefit Society	1901	Sick and funeral benefits	336
37	H. A. Mutual Benefit Association	1918	Sick and funeral benefits	336
38	Hamilton St. Stanislaus Mutual Benefit Society	1916	Sick and funeral benefits	336
39	Hebrew Friendly Society	1909	Sick and funeral benefits	336
40	Hebrew Sick Benefit Society	1918	Sick and funeral benefits	336
41	Heintzman and Company's Employees' Benefit Society	1885	Sick and funeral benefits	336
42	Hibernians, Ancient Order of	1893	Sick and funeral benefits	336
43	Imperial Varnish and Colour Sick Benefit Society	1911	Sick and funeral benefits	336
44	Irish Catholic Benevolent Union	1895	Sick and funeral benefits	336
45	Italian Brotherly Mutual Benefit Society	1930	Sick and funeral benefits	337
46	Italian Mutual Benefit Society of Port Arthur	1930	Sick and funeral benefits	337
47	Italio-Canadese Benevolent Society	1919	Sick and funeral benefits	337
48	Judean Benevolent and Friendly Society	1919	Sick and funeral benefits	337
49	Kieltzer Sick Benefit Society of Toronto	1914	Sick and funeral benefits	337
50	Knights of Pythias, Grand Lodge	1916	Sick and funeral benefits	337
51	Labour League Mutual Benefit Society	1927	Sick and funeral benefits	337
52	Leaside Mutual Aid Society	1923	Sick and funeral benefits	337
53	Linitzer Sick Benefit Society	1916	Sick and funeral benefits	337
54	Loyal Orange Young Britons, Lodge No. 33	1895	Sick and funeral benefits	337
55	Loyal Order of Moose	1917	Sick and funeral benefits	337
56	Loyal True Blue Association	1893	Sick and funeral benefits	337
57	MacLean Publishing Company, Limited, Mechanical Division, Mutual Benefit Association	1923	Sick and funeral benefits	337
58	Massey-Harris (Bain works) Employees' Mutual Benefit Association	1900	Sick and funeral benefits	337
59	Massey-Harris Brantford Employees' Benefit Association	1894	Sick and funeral benefits	337
60	Massey-Harris (Toronto) Employees' Mutual Benefit Society	1883	Sick and funeral benefits	337
61	Mozirer Sick Benefit Society	1906	Sick and funeral benefits	337
62	Mutual Masonic Compact	1893	Sick and funeral benefits	337
63	National Cash Register Company's Employees' Benefit Society	1907	Sick and funeral benefits	337
64	National Iron Works Employees' Mutual Benefit Society	1913	Sick and funeral benefits	337
65	Oddfellows, Independent Order of	1875	Sick and funeral benefits	333
66	Oddfellows, Manchester Unity, Independent Order of	1893	Sick and funeral benefits	337
67	Orange Grand Lodge, Ontario West	1891	Sick and funeral benefits	337
68	Order of Sons of Italy of Ontario Mutual Benefit Society	1928	Sick and funeral benefits	337
69	Ostrowetz Independent Mutual Benefit Society	1926	Sick and funeral benefits	337
70	Ottawa Hebrew Benefit Society	1915	Sick and funeral benefits	337
71	Ottawa Typographical Union No. 102	1895	Sick and funeral benefits	337
72	Polish Alliance Friendly Society	1907	Sick and funeral benefits	337
73	Polish Veterans Mutual Benefit Society	1930	Sick and funeral benefits	337
74	Postal Benefit Association of Toronto	1894	Sick and funeral benefits	337
75	Pride of Israel Sick Benefit Society	1905	Sick and funeral benefits	337
76	Rogers, Wm., Manufacturing Company, Welfare Society	1919	Sick and funeral benefits	337
77	Ryerson Press Benefit Society	1921	Sick and funeral benefits	337
78	Sawyer-Massey Company, Limited, Employees' Mutual Benefit Association	1911	Sick and funeral benefits	337
79	Simmons, Limited, Employees' Mutual Benefit Society	1923	Sick and funeral benefits	337
80	Slingsby Manufacturing Company, Limited, Employees' Benefit Association	1920	Sick and funeral benefits	337
81	Societa Figli di Mutuo Soccorso St. Anconia di Ottawa	1919	Sick and funeral benefits	337
82	Societa Italiana Di M. S. Guglielmo Marconi	1917	Sick and funeral benefits	337
83	Societa di Mutuo Soccorso Racalmutese	1919	Sick and funeral benefits	337
84	Societa di Mutuo Soccorso La Trinacria, Toronto	1914	Sick and funeral benefits	337
85	Sons and Daughters of Canadian Lithuanian Mutual Benefit Society	1914	Sick and funeral benefits	337
86	Sons and Daughters of Ireland	1893	Sick and funeral benefits	337
87	Sons of Israel Mutual Benefit Society	1928	Sick and funeral benefits	337
88	Sons of Jacob Benevolent Society	1918	Sick and funeral benefits	337
89	St. Albert Friendly Society	1909	Sick and funeral benefits	337
90	St. Boniface Society	1894	Sick and funeral benefits	337
91	St. David's Mutual Benefit Society	1914	Sick and funeral benefits	337
92	St. Joseph's Aid Society (Formosa)	1887	Sick and funeral benefits	337
93	Star of Italy Mutual Aid and Benevolent Society	1918	Sick and funeral benefits	337

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CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incorporated	Classes of Insurance	Annual Statement (*Page No.*)
94	Star Mutual Benefit Society	1926	Sick and funeral benefits	337
95	Theatrical Mutual Association of Hamilton	1907	Sick and funeral benefits	337
96	Theatrical Mutual Association, Toronto	1886	Sick and funeral benefits	337
97	Toronto Civic Employees' Benefit Association	1893	Sick and funeral benefits	337
98	Toronto Hebrew Benevolent Society	1899	Sick and funeral benefits	337
99	Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Sick and funeral benefits	337
100	Toronto Independent Benevolent	1911	Sick and funeral benefits	337
101	Toronto Musical Protective Association	1894	Sick and funeral benefits	337
102	Toronto Railway Employees' Union and Benefit Society	1897	Sick and funeral benefits	337
103	Toronto Typographical Union No. 91	1894	Sick and funeral benefits	337
104	Transportation Club of Toronto	1917	Sick and funeral benefits	337
105	Ulga Mutual Benefit Society	....	Sick and funeral benefits	338
106	Union of Ukranian Brotherhoods	1911	Sick and funeral benefits	338
197	United Roumanian Mutual Benefit Society	1926	Sick and funeral benefits	338
108	Verity Plow Company Relief Association	1899	Sick and funeral benefits	338
109	Warsaw Lodzer Mutual Benefit Society	1930	Sick and funeral benefits	338
110	Warshaver Mutual Benefit Society	1928	Sick and funeral benefits	338
111	Willys-Overland Employees' Mutual Benefit Society	1920	Sick and funeral benefits	338
112	Young Men's Hebrew Association	1912	Sick and funeral benefits	338
113	Zion Benevolent Society	1911	Sick and funeral benefits	338

CLASS F—COMPANIES DULY INCORPORATED TO UNDERTAKE INSURANCE CONTRACTS AND NOT WITHIN ANY OF THE CLASSES MENTIONED IN CLAUSES A, C, B, D AND E:

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Commerce Mutual Fire Insurance Company	2132	Fire Insurance	351
2	Mutual Life Assurance Company of Canada	2133	Life Insurance	351
3	Stanstead and Sherbrooke Fire Insurance Co.	2134	Fire Insurance limited to the cash plan	351

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Affiliated Underwriters	1838	Fire Insurance	357
2	American Exchange Underwriters	1839	Fire Insurance	359
3	Canners Exchange	1840	Fire Insurance	361
4	Detroit Automobile Inter-Insurance, Exchange	2294	Automobile Insurance, limited to persons who are members of the Detroit Automobile Club and members of other clubs in Michigan which are affiliated with the American Automobile Association	363
5	Epperson Underwriters	1841	Fire Insurance	365
6	Equitable Fire Underwriters	1842	Fire Insurance	366
7	Fireproof-Sprinklered Underwriters	1843	Fire Insurance	368
8	Individual Underwriters	1844	Fire Insurance	370
9	Inter-Insurer's Exchange	1845	Fire Insurance	372
10	Lumbermen's Underwriting Alliance	1846	Fire Insurance	374
11	Manufacturing Lumbermen's Underwriters	1847	Fire Insurance	376
12	Metropolitan Inter-Insurers	1848	Fire Insurance	378
13	National Lumber Manufacturers'	1849	Fire Insurance	380
14	New York Reciprocal Underwriters	1850	Fire Insurance	382
15	Reciprocal Exchange, Subscribers at	1851	Fire Insurance	384
16	Tornado Inter-Insurance Exchange	1854	Weather, limited to loss or damage arising from tornado or cyclone and including resultant fire loss	386
17	Underwriters Exchange	1852	Fire Insurance	388
18	Warner Reciprocal Insurers	1853	Fire Insurance	390

INDEX AND LICENSE REGISTER—Continued

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*
1	Prevoyants du Canada (Les)	2135	Life Insurance	395
2	Societe Saint Jean Baptiste De Montreal Caisse National	2136	Life Insurance	397

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1st, 1931, AND DATE OF THIS REPORT

Name of Insurer	Supplementary License Number	Effective date of Supplementary License	Additional Classes of Insurance for which Authorized
Joint Stock (A)			
New York Underwriters Insurance Co	1994A	Jan. 13, 1931	Aviation
Merchants Fire Insurance Co	1878A	Jan. 26, 1931	Hail
London & Provincial Marine and General Insurance Co., Limited	2271A	Jan. 27, 1931	Hail
Yorkshire Insurance Co., Limited	2273A	Jan. 27, 1931	Hail
General Casualty Company of America	2305A	Feb. 9, 1931	Accident, Burglary and Liability
General Fire Insurance Co. of Paris, France	1868A	Feb. 10, 1931	Automobile
Phenix Fire Insurance Co. of Paris, France	1883A	Feb. 10, 1931	Automobile
Hand-inHand Insurance Company	2095A	Feb. 16, 1931	Hail
Wellington Fire Insurance Company	2033A	Feb. 16, 1931	Automobile
Canadian Security Assurance Company	2267A	Feb. 21, 1931	Accident, Burglary, Guarantee and Sickness
Fireman's Fund Insurance Company	2009A	Feb. 25, 1931	Hail
General Casualty Insurance Co. of Paris	1867A	Mar. 18, 1931	Hail
Travellers Fire Insurance Company	2028A	Apr. 8, 1931	Hail
Bankers Indemnity Insurance Company	2224A	Apr. 10, 1931	Liability
Southern Insurance Company, Limited	1997A	Apr. 30, 1931	Plate Glass
Indemnity Insurance Co. of North America	1875A	May 5, 1931	Guarantee
Federal Fire Insurance Co. of Canada	1983A	May 6, 1931	Burglary and Plate Glass
Trans-Canada Insurance Company	2513A	Aug. 29, 1931	Accident
Legal and General Assurance Society, Limited	2833A	Aug. 8, 1931	Burglary, Inland Transportation, Plate Glass, Sickness, Accident Hail and Property
Federal Insurance Company	2481A	Oct. 7, 1931	Explosion and Hail
Travelers Insurance Company	2734A	Oct. 30, 1931	Automobile
British Northwestern Fire Insurance Company	2745A	Nov. 14, 1931	Burglary

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1931, AND DATE OF THIS REPORT

Name of Insurer	License No.	Effective date of License	Classes of Insurance
Joint Stock (A)			
Alliance Casualty Company	2310	Mar. 26, 1931	Automobile
Boston Insurance Company	2668	July 1, 1931	Fire and Property
Central West Casualty Company	2311	Mar. 27, 1931	Automobile
Consolidated Fire and Casualty Insurance Company	2743	July 3, 1931	Fire, Automobile, Accident Sickness, Plate Glass, Guarantee and Liability
County Fire Insurance Company of Philadelphia	2908	Nov. 15, 1931	Fire, Explosion, Inland Transportation, Automobile, Weather and Property.
Fulton Fire Insurance Company	2309	Jan. 14, 1931	Fire, Explosion, Property, Weather and Hail
Grain Insurance and Guarantee Co	2903	Sept. 14, 1931	Fire, Guarantee, Forgery and Burglary
Great American Indemnity Company	2907	Nov. 15, 1931	Automobile and Plate Glass
Home Fire and Marine Insurance Co	2308	Jan. 3, 1931	Fire, Automobile, Explosion, Property and Weather
Pacific American Fire Insurance Co	2901	Aug. 18, 1931	Fire and Explosion
Philadelphia Fire and Marine Insurance Company	2313	Apr. 9, 1931	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Property and Weather
Union Indemnity Company	2685	July 1, 1931	Accident, Automobile, Burglary, Guarantee, Plate Glass and Liability
Union Labor Life Insurance Company	2900	July 27, 1931	Life
Union Marine and General Insurance Co., Ltd., of Liverpool, England	2314	Apr. 22, 1931	Fire, Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness, Explosion, Hail, Property and Weather
United Firemen's Insurance Company of Philadelphia	2312	Apr. 1, 1931	Fire, Explosion, Property, Weather and Hail
United States Guarantee Company	2905	Oct. 7, 1931	Automobile, Liability and Burglary

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1931, AND DATE OF THIS REPORT—*Continued*

Name of Insurer	License No.	Effective date of License	Classes of Insurance
(Class B)			
Lumber Mutual Fire Insurance Company of Boston, Mass.	2909	Dec. 15, 1931	Fire, Hail, Weather and Property
(Class D)			
Lutheran Brotherhood	2902	Sept. 2, 1931	Life
(Class E)			
B'Nai Israel Mutual Benefit Society	2904	July, 4, 1931	Sick and Funeral Benefits
Grand Council of Ontario, Royal Templars of Temperance	2315	Apr. 25, 1931	Sick and Funeral Benefits
United Mutual Benefit Society of A. Pushkin	2906	Nov. 2, 1931	Sick and Funeral Benefits

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN JANUARY 1st, 1931, AND DATE OF THIS REPORT

Name of Insurer	
(Class A)	
Bankers and Traders Insurance Company	Reinsured with the Union Marine and General Insurance Company, Ltd., June 11th, 1931.
Fidelity American Insurance Company	Reinsured with The Mill Owners' Mutual Fire Insurance Company, April 1st, 1931.
General Reinsurance Corporation	License expired, June 30th, 1931 and not renewed.
Independence Fire Insurance Company	Withdrawn from Canada, reinsured with Merchants and Manufacturers Fire Insurance Company, January 24th, 1931.
Laurentian Insurance Company	Reinsured with British Colonial Fire Insurance Company, April 28th 1931.
Merchants & Employers' Guarantee & Accident Company	Reinsured with Consolidated Fire and Casualty Co.
Milwaukee Mechanics Insurance Company	License expired, June 30th, 1931, not renewed.
Minnesota Fire Insurance Company	Ceased business in Canada, reinsured with the First National Insurance Company of America, April 4th, 1931.
New York Indemnity Company	License not renewed; business assumed by the Union Indemnity Company of New Orleans.
Queensland Insurance Company	Ceased business in Ontario, December 31st, 1930, reinsured with Union Marine & General Insurance Company.
Ridgely Protective Association	License not renewed; reinsured with Loyal Protective Association.
Virginia Fire and Marine Insurance Co.	Ceased business in Ontario, reinsured with Globe & Rutgers Fire Insurance Company, September 15th, 1931.
(Class B)	
Nichol Mutual Fire Insurance Company	Reinsured in The Wawanesa Mutual Insurance Company by agreement, dated, February 21st, 1931, and by Order-in-Council, dated April 28th, 1931.
Osgoode Mutual Fire Insurance Company	Reinsured in The Wawanesa Mutual Insurance Company by agreement, dated August 21st, 1931, and by Order-in-Council, dated December 9th, 1931.
(Class D)	
Dominion Council of Royal Templars of Temperance	Reinsured in The Independent Order of Foresters by agreement, dated, June 10th, 1931, and by Order-in-Council, dated July 28th, 1931.
Supreme Lodge, Knights of Pythias	License not renewed in 1931.
(Class E)	
Canada Furniture Manufacturers' Employees' Mutual Benefit Society	License not renewed in 1931.
Goodyear Relief Association	Reincorporated, September 4th, 1930, as an Employees' Mutual Benefit Society under *The Companies Act.*
W. & J. G. Greey Employees' Mutual Benefit Society	License not renewed in 1931.
Irish Catholic Benevolent Union	License not renewed in 1931.
Sons of Israel Mutual Benefit Society	License not renewed in 1931.
United Roumanian Mutual Benefit Society	License not renewed in 1931.
Warshaver Mutual Benefit Society	License not renewed in 1931.
(Class G)	
Epperson Underwirters	License not renewed in 1931. Business rewritten by Lumbermen's Underwriting Alliance.

I

ANNUAL STATEMENTS

A

JOINT STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint Stock, Mutual, Cash Mutual, Fraternal, and Miscellaneous Insurers, viz.:

"The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

A

ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, A. E. Jones, Halifax, N.S.; Vice-President, C. H. Mitchell, Halifax, N.S.; Secretary-Treasurer, R. J. Lawrence, Halifax, N.S.

Directors.—T. F. Tobin, K.C., Halifax, N.S.; G. R. Hart, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; J. B. Paterson, Montreal, Que.

Chief or General Agent in Ontario.—Percy E. Henderson, 18 Toronto St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—July 31, 1905.

Capital stock paid up	$400,000
Total assets	1,128,352
Total liabilities	175,169
Surplus protection—Policyholders	953,183

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$53,022
Premiums—Total business (net)	205,951
Claims—Ontario (net)	23,657
Claims—Total business (net)	103,387

AERO INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ontario

Manager or Chief Executive Officer in Canada.—G. Gordon Lewis, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—W. A. Curtis & Co., 357 Bay St., Toronto.

Date of Incorporation.—October 10, 1928. *Date commenced business in Canada.*—1929.

Capital stock paid in cash	$1,000,000
Assets in Canada	26,267
Liabilities in Canada	30,251

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$6,565
Premiums—Canada (net)	19,109
Claims—Ontario (net)	10,511
Claims—Canada (net)	23,232

AERO INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ontario

Manager or Chief Executive Officer in Canada.—G. Gordon Lewis, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—W. A. Curtis & Co., 357 Bay St., Toronto.

Date of Incorporation.—October 10, 1928. *Date commenced business in Canada.*—1929.

Capital stock paid in cash	$500,000
Assets in Canada	27,566
Liabilities in Canada	62,364

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premimus—Ontario (net)	$7,796
Premiums—Canada (net)	72,505
Claims—Ontario (net)	32,020
Claims—Canada (net)	167,699

AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—G. M. Cumming, C.P.R. Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921.

Capital stock paid in cash	$3,000,000
Assets in Canada	144,325
Liabilities in Canada	6,614

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,098
Premiums—Canada (net)	31,405
Claims—Ontario (net)	351
Claims—Canada (net)	17,725

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*See note on page 1.

AETNA INSURANCE COMPANY*

Head Office, Hartford, Conn., U.S.A.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of Incorporation.—June 5, 1818. *Date commenced business in Canada.*—1821.

Capital stock paid in cash	$7,500,000
Assets in Canada	1,005,335
Liabilities in Canada	390,971

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$194,529
Premiums—Canada (net)	600,726
Claims—Ontario (net)	65,146
Claims—Canada (net)	381,138

AETNA LIFE INSURANCE COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.
Chief or General Agents in Ontario.—Anderson and Cumming, C.P.R. Building, Toronto.
Date of Incorporation.—June, 1820. *Date commenced business in Canada.*—1850.

Capital stock paid in cash	$15,000,000
Life:	
Assets in Canada	12,802,925
Ontario business in force (gross)	47,072,075
Canadian business in force (gross)	98,918,286
Other than Life:	
Assets in Canada	123,704
Liabilities in Canada	3,412

Premiums Written—Claims Incurred	
Life:	
Premiums—Ontario (net)	$701,900
Premiums—Canada (net)	2,258,455
Death Claims—Ontario (net)	648,509
Death Claims—Canada (net)	912,020
Other than Life:	
Premiums—Ontario (net)	9,598
Premiums—Canada (net)	16,242
Claims—Ontario (net)	4,883
Claims—Canada (net)	7,065

AGRICULTURAL INSURANCE COMPANY*

Head Office, Watertown, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Percy S. Grant, Toronto.
Chief or General Agent in Ontario.—Percy S. Grant, 12 Wellington St. E., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—November 5, 1917.

Capital stock paid in cash	$3,000,000
Assets in Canada	178,457
Liabilities in Canada	48,072

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$31,426
Premiums—Canada (net)	77,303
Claims—Ontario (net)	16,336
Claims—Canada (net)	38,888

ALLIANCE ASSURANCE COMPANY, LIMITED*

Head Office, London, England
Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.
Chief or General Agent in Ontario.—Heber R. Smith, 36 Toronto St., Toronto.
Date of Incorporation.—August 4, 1824. *Date commenced busines in Canada.*—March 1, 1892.

Capital stock paid in cash	£1,000,000
Assets in Canada	$1,458,843
Liabilities in Canada	670,244

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$208,284
Premiums—Canada (net)	1,051,294
Claims—Ontario (net)	131,730
Claims—Canada (net)	663,368

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*See note on page 1.

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, 451 St. John St., Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.

Chief or General Agent in Ontario.—Parkes, McVittie & Shaw, 4 Richmond St. E., Toronto.

Date of Incorporation.—December 5, 1904. *Date commenced business in Canada.*—August 30, 1917.

Capital stock paid in cash	$1,000,000
Assets in Canada	405,192
Liabilities in Canada	136,280

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$62,824
Premiums—Canada (net)	192,770
Claims—Ontario (net)	29,242
Claims—Canada (net)	124,317

AMERICAN ALLIANCE INSURANCE COMPANY“

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada.—Dominion Bank Bldg., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—William Robins, Dominion Bank Building, Toronto, Ont.

Chief or General Agent in Ontario.—William Robins, Dominion Bank Bldg., Toronto, Ont.

Date of Incorporation.—1897. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	$3,000,000
Assets in Canada	288,888
Liabilities in Canada	23,260

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$380
Premiums—Canada (net)	54,979
Claims—Ontario (net)	Nil
Claims—Canada (net)	38,827

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1927. *Date commenced business in Canada.*—January 3, 1928.

Capital stock paid in cash	$500,000
Assets in Canada	262,593
Liabilities in Canada	170,001

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$235,170
Premiums—Canada (net)	355,826
Claims—Ontario (net)	96,062
Claims—Canada (net)	151,690

THE AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1911. *Date commenced business in Canada.*—March 20, 1923.

Capital stock paid in cash	$1,000,000
Assets in Canada	604,143
Liabilities in Canada	423,621

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$586,829
Premiums—Canada (net)	717,639
Claims—Ontario (net)	281,880
Claims—Canada (net)	334,760

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—H. H. Smith, Winnipeg.

Chief or General Agent in Ontario.—W. C. Lillie, Fort William, Ont.

Date of Incorporation.—1853. *Date commenced business in Canada.*—December 17, 1912.

Capital stock paid in cash	$1,000,000
Assets in Canada	423,110
Liabilities in Canada	103,604

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$27,446
Premiums—Canada (net)	129,845
Claims—Ontario (net)	17,986
Claims—Canada (net)	92,689

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*See note on page 1.

AMERICAN COLONY INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

(Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—H. H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—November 30, 1910. *Date commenced business in Canada.*—November 30, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$23,234
Assets in Canada	92,699	Premiums—Canada (net)	43,873
Liabilities in Canada	23,386	Claims—Ontario (net)	44,054
		Claims—Canada (net)	49,116

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.

Chief or General Agent in Ontario.—O. B. Thibaudeau, Metropolitan Bldg., Toronto.

Date of Incorporation.—1893. *Date commenced business in Canada.*—March 6, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$102,925
Assets in Canada	313,920	Premiums—Canada (net)	202,131
Liabilities in Canada	205,592	Claims—Ontario (net)	50,719
		Claims—Canada (net)	112,386

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, 467 St. John St., Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Incorporation.—1918. *Date commenced business in Canada.*—October 6, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$38,331
Assets in Canada	145,515	Premiums—Canada (net)	97,501
Liabilities in Canada	69,535	Claims—Ontario (net)	36,622
		Claims—Canada (net)	72,735

AMERICAN AND FOREIGN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robert J. Dale, Montreal.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—December, 1896. *Date commenced business in Canada.*—January 1, 1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$438
Assets in Canada	27,286	Premiums—Canada (net)	4,612
Liabilities in Canada	114	Claims—Ontario (net)	....
		Claims—Canada (net)	155

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 276 St. James St., Montreal.

Chief or General Agent in Ontario.—E. C. G. Johnson, Stirling Tower, Bay St., Toronto.

Date of Incorporation.—May 29, 1928. *Date commenced business in Canada.*—October 16, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$18,057
Assets in Canada	224,697	Premiums—Canada (net)	148,509
Liabilities in Canada	64,529	Claims—Ontario (net)	7,421
		Claims—Canada (net)	48,562

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*See note on page 1.

AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.

Chief or General Agent in Ontario.—Wm. Thompson, 805 Metropolitan Bldg., Toronto.

Date of Incorporation.—February 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$6,687,480	Premiums—Ontario (net)........	$36,926
Assets in Canada................	241,853	Premiums—Canada (net)........	134,136
Liabilities in Canada............	101,570	Claims—Ontario (net)..........	47,205
		Claims—Canada (net)..........	137,091

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hall, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—W. H. Hall, Metropolitan Bldg., Toronto.

Date of Incorporation.—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$7,500,000	Premiums—Ontario (net)........	$31,346
Assets in Canada................	146,310	Premiums—Canada (net)........	61,902
Liabilities in Canada............	156,184	Claims—Ontario (net)..........	197,853
		Claims—Canada (net)..........	137,072

ANGLO-SCOTTISH GENERAL COMMERCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, Vancouver.

Chief or General Agent in Ontario.—Armstrong, De Witt & Crossin, Ltd., Excelsior Life Bldg., Toronto, Ont.

Date of Incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$175,000	Premiums—Ontario (net)........	$91,412
Assets in Canada................	400,334	Premiums—Canada (net)........	339,762
Liabilities in Canada............	277,004	Claims—Ontario (net)..........	46,454
		Claims—Canada (net)..........	246,802

THE ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Irving W. Smith, 54 Adelaide St. E., Toronto.

Date of Incorporation.—1808. *Date commenced business in Canada.*—March 7, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£550,000	Premiums—Ontario (net)........	$244,747
Assets in Canada................	$983,560	Premiums—Canada (net)........	751,913
Liabilities in Canada............	546,216	Claims—Ontario (net)..........	103,377
		Claims—Canada (net)..........	382,010

AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robert J. Dale, Montreal.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—May 17, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$5,000,000	Premiums—Ontario (net)........	$26,642
Assets in Canada................	193,390	Premiums—Canada (net)........	229,649
Liabilities in Canada............	67,980	Claims—Ontario (net)..........	16,957
		Claims—Canada (net)..........	165,018

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*See note on page 1.

BALOISE FIRE INSURANCE COMPANY*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—March 1, 1922.

Swiss		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.... Frcs.	4,000,000	Premiums—Ontario (net)	$21,150
Assets in Canada	$182,563	Premiums—Canada (net)	85,503
Liabilities in Canada	64,825	Claims—Ontario (net)	34,346
		Claims—Canada (net)	83,407

BANKERS INDEMNITY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, 805 Metropolitan Bldg., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—William Thompson, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—William Thompson, Toronto.

Date of Incorporation.—1925. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—LOSSES INCURRED	
Capital stock paid in cash	$1,600,000	Premiums—Ontario (net)	$918
Assets in Canada	129,085	Premiums—Canada (net)	14,642
Liabilities in Canada	16,275	Claims—Ontario (net)	10,000
		Claims—Canada (net)	27,500

BANKERS & TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.

Chief or General Agent in Ontario.—F. G. Treloar, 15 Wellington St. E., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£93,175	Premiums—Ontario (net)	$16,340
Assets in Canada	$182,893	Premiums—Canada (net)	132,037
Liabilities in Canada	109,241	Claims—Ontario (net)	3,500
		Claims—Canada (net)	55,113

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, G. W. Allan, K.C., Winnipeg; Vice-Presidents, A. Gouzee, Winnipeg, and C. E. Sword, Toronto; Managing Director, A. DeJardin, Winnipeg; Secretary, G. DeJardin, Winnipeg, Man.

Directors.—N. C. Byers, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., F. T. Griffin, E. D. McCallum and C. E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 16, 1913. *Date commenced business in Canada.*—December 6, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,500	Premiums—Ontario (net)	$5,645
Total assets	487,379	Premiums—Total business (net)	31,310
Total liabilities	69,470	Claims—Ontario (net)	2,984
Surplus protection of policyholders	417,909	Claims—Total business (net)	17,063

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*See note on page 1.

BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

Head Office, Toronto, Ont.

Officers.—President and General Manager, Henry N. Roberts, Toronto; Vice-President, J. R. L. Starr, K.C., Toronto.

Directors.—Henry N. Roberts, Toronto; J. J. Graham, Hartford, Conn.; W. R. C. Corson, Hartford, Conn.; J. R. L. Starr, K.C., Toronto; R. R. Corson, Toronto; J. P. Byrne, Toronto; H. Mudge, Montreal.

Date of Incorporation.—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$100,100	Premiums—Ontario (net)........	$151,933
Total assets....................	965,438	Premiums—Total business (net)..	360,623
Total liabilities.................	431,641	Claims—Ontario (net)..........	11,999
Surplus protection of policyholders	533,797	Claims—Total business (net)....	27,664

BRITISH AMERICA ASSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President, W. M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; C. S. Wainwright, Toronto; General Manager, Kenneth Thom, Toronto.

Directors.—Sir John Aird, Toronto; Lt.-Col. Henry Brock, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; Major-Gen. Sir Henry Pellatt, C.V.O., Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; Geo. A. Morrow, Toronto; H. C. Cox, Toronto; W. M. Cox, Toronto; D. G. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York; W. H. McWilliams, Winnipeg; C. S. Wainwright, Toronto.

Date of Incorporation.—February 13, 1833. *Date commenced business in Canada.*—June 10, 1835.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$750,000	Premiums—Ontario (net)........	$377,933
Total assets....................	5,146,829	Premiums—Total business (net)..	3,042,547
Total liabilities.................	2,885,223	Claims—Ontario (net)..........	163,555
Surplus protection of policyholders	2,261,605	Claims—Total business (net)....	1,697,216

BRITISH CANADIAN INSURANCE COMPANY*

Head Office, Montreal, Que.

Officers.—President and General Manager, Wilfrid M. Cox, Toronto; Vice-Presidents, Geo. A. Morrow, Toronto, H. C. Cox, Toronto; C. S. Wainwright, Toronto; General Manager, Kenneth Thom, Toronto.

Directors.—Wilfrid M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto.

Chief or General Agent in Ontario.—Wilfrid M. Cox, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—1918. *Date commenced business in Canada.*—January 3, 1928.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$300,000	Premiums—Ontario (net)........	$60,430
Total assets....................	527,272	Premium—Total business (net)...	220,545
Total liabilities.................	221,508	Claims—Ontario (net)..........	30,980
Surplus protection of policyholders	305,763	Claims—Total business (net)....	101,791

BRITISH COLONIAL FIRE INSURANCE COMPANY*

Head Office, Montreal, P.Q.

Officers.—President, Theodore Meunier, Montreal; Vice-President, B. A. Charlebois, Montreal; Manager, Theodore Meunier, Montreal.

Directors.—Hon. E. L. Patenaude, Montreal; Joseph Versailles, Montreal; L. H. Desjardins, Terrebonne, P.Q.; B. Spyket, Paris, France; J. W. Cochrane, New York, N.Y.; B. N. Carvalho, Hartford, Conn.; R. E. Cox, Montreal; C. F. Sturham, Hartford, Conn.; R. M. Redmond, Montreal; C. K. Beveridge, St. John, N.B.; P. A. Boutin, Quebec; A. T. Tamblyn, New York, N.Y.; Gustave Monette, Montreal; Peter Walsh, Toronto; B. A. Charlebois, Montreal; Theodore Meunier, Montreal.

Chief or General Agent in Ontario.—Smith & Walsh, Ltd., 27 Wellington St. E., Toronto.

Date of Incorporation.—May 19, 1909. *Date commenced business in Canada.*—June 1, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$100,340	Premiums—Ontario (net)........	$73,122
Total assets....................	863,927	Premiums—Total business (net)..	482,468
Total liabilities.................	463,908	Claims—Ontario (net)..........	29,420
Surplus protection of policyholders	400,019	Claims—Total business (net)....	324,058

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*See note on page 1.

BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of Incorporation.—March, 1907. *Date commenced business in Canada.*—November 2, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$125,000	Premiums—Ontario (net)	$147,503
Assets in Canada	543,465	Premiums—Canada (net)	350,239
Liabilities in Canada	276,051	Claims—Ontario (net)	93,464
		Claims—Canada (net)	193,414

BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Wilfrid M. Cox, Toronto; Vice-Presidents, H. C. Cox, G. A. Morrow, C. S. Wainwright, Toronto; Secretary, W. H. Martin, Toronto; General Manager, Kenneth Thom, Toronto.

Directors.—W. M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto; and J. Lester Parsons, D. G. Wakeman, and H. J. Wyatt of New York.

Chief or General Agent in Ontario.—Wilfrid M. Cox, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 25, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$139,279
Total assets	468,953	Premiums—Total business (net)	308,919
Total liabilities	259,306	Claims—Ontario (net)	50,928
Surplus protection of policyholders	209,647	Claims—Total business (net)	152,683

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—Stanley Moss, c/o Fidelity Agency of Canada, Ltd., 53 Adelaide St. E., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£200,000	Premiums—Ontario (net)	$13,903
Assets in Canada	$101,237	Premiums—Canada (net)	41,727
Liabilities in Canada	50,833	Claims—Ontario (net)	8,864
		Claims—Canada (net)	20,971

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—E. P. Beatty, Temple Bldg., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—December 5, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£175,000	Premiums—Ontario (net)	$43,033
Assets in Canada	$216,714	Premiums—Canada (net)	128,619
Liabilities in Canada	117,592	Claims—Ontario (net)	40,662
		Claims—Canada (net)	77,485

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. Kennedy, Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.

Date of Incorporation.—June 6, 1918. *Date commenced business in Canada.*—January 15, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,459,980	Premiums—Ontario (net)	$23,087
Assets in Canada	145,571	Premiums—Canada (net)	113,444
Liabilities in Canada	95,931	Claims—Ontario (net)	22,938
		Claims—Canada (net)	79,064

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*See note on page 1.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddell, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddell, Toronto.

Directors.—J. H. Riddell, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; B. B. Cronyn, Toronto; S. A. Bennett, London, England; Brian Mountain, W. E. Young, London, England; Sir E. M. Mountain, London, England; W. H. Despard.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912.†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$248,699	Premiums—Ontario (net)	$85,641
Total assets	799,327	Premiums—Total business (net)	178,967
Total liabilities	187,157	Claims—Ontario (net)	41,364
Surplus protection of policyholders	612,170	Claims—Total business (net)	103,086

BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. W. Nash, Montreal.

Chief or General Agent in Ontario.—E. D. Hardy, 465 Sparks St., Ottawa, Ont.

Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£175,000	Premiums—Ontario (net)	$42,606
Assets in Canada	$221,082	Premiums—Canada (net)	183,882
Liabilities in Canada	129,030	Claims—Ontario (net)	46,597
		Claims—Canada (net)	150,962

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Organization.—1865. *Date commenced business in Canada.*—February 20, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$934,000	Premiums—Ontario (net)	$171,047
Assets in Canada	855,538	Premiums—Canada (net)	363,360
Liabilities in Canada	233,313	Claims—Ontario (net)	78,141
		Claims—Canada (net)	206,799

CALEDONIAN AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Bank of Nova Scotia Bldg., Montreal.

Chief or General Agent in Ontario.—Major F. G. Hearne, 908 Excelsior Life Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$13,057
Assets in Canada	95,675	Premiums—Canada (net)	55,826
Liabilities in Canada	51,087	Claims—Ontario (net)	6,993
		Claims—Canada (net)	21,522

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Montreal.

Chief or General Agent in Ontario.—Geo. H. Muntz, Temple Bldg., Toronto.

Date of Organization.—1805. *Date commenced business in Canada.*—February, 1883.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$749,456	Premiums—Ontario (net)	$129,379
Assets in Canada	552,843	Premiums—Canada (net)	344,236
Liabilities in Canada	298,715	Claims—Ontario (net)	77,295
		Claims—Canada (net)	183,576

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*See note on page 1.

†Prior to date business was confined to Province of Manitoba.

CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—John Anderson, Vancouver, B.C.

Chief or General Agent in Ontario.—W. M. Hargraft, 49 Wellington St. E., Toronto.

Date of Incorporation.—1861. *Date commenced business in Canada.*—November 18, 1912.

Capital stock paid in cash	$1,000,000
Assets in Canada	191,254
Liabilities in Canada	82,083

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$58,894
Premiums—Canada (net)	114,624
Claims—Ontario (net)	27,292
Claims—Canada (net)	66,552

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. W. Pacaud, 460 St. Francois Xavier St., Montreal, Que.

Chief or General Agent in Ontario.—W. H. Hedges & Son, Ltd., Metropolitan Bldg., Toronto.

Date of Incorporation.—March, 1841. *Date commenced business in Canada.*—February 26, 1930.

Capital stock paid in cash	$2,000,000
Assets in Canada	137,984
Liabilities in Canada	38,932

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$11,645
Premiums—Canada (net)	[illegible]70,640
Claims—Ontario (net)	2,821
Claims—Canada (net)	34,481

CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, W. S. Jopling, Montreal; Secretary, H. F. Roden, Montreal; General Manager, John Holroyde, Montreal.

Directors.—C. H. Godfrey, Montreal; W. S. Jopling, Montreal; T. H. Hudson, Westmount; Que.; R. Ewing, Montreal; Alfred Lambert.

Chief or General Agent in Ontario.—H. S. Thorne, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—September 10, 1888.

Capital stock paid in cash	$43,320
Total assets	1,729,643
Total liabilities	806,759
Surplus protection of policyholders	922,884

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$256,565
Premiums—Total business (net)	1,000,382
Claims—Ontario (net)	146,833
Claims—Total business (net)	526,557

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Leighton McCarthy, K.C., Toronto, Ont.; Vice-President, E. R. Wood, Toronto; General Manager, A. N. Mitchell, Toronto.

Directors.—H. C. Cox, Oakville; Leighton McCarthy, K.C., Toronto; Aime Geoffrion, K.C., B.C.L., Montreal; E. R. Wood, LL.D., Toronto; Hon. Chas. Stewart, P.C., M.B., Ottawa; J. A. McLeod, Toronto; J. H. Plummer, D.C.L., Toronto; W. E. Rundle, Toronto; John Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; A. E. Ames, Toronto; C. A. Bogert, Toronto; A. V. Davis, Pittsburgh, Pa.; A. N. Mitchell; W. N. Tilley, K.C.

Date of Incorporation.—August 21, 1847. *Date commenced business in Canada.*—August 21, 1847.

Capital stock paid in cash	$1,000,000
Total assets	188,306,034
Ontario business in force (gross)	215,834,491
Total business in force (gross)	1,015,711,701

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$5,411,842
Premiums—Total business (net)	33,260,915
Death Claims—Ontario (net)	1,974,474
Death Claims—Total business (net)	7,730,745

THE CANADA NATIONAL FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President J. B. Coyne, K.C., Winnipeg; Vice-Presidents, Allan S. Bond, Winnipeg; T. S. McPherson, Victoria, B.C.; Secretary-Treasurer, J. A. MacGregor, Winnipeg.

Directors.—H. E. Turnbull, Winnipeg, Man.; Cecil L. H. Branson, Victoria, B.C.; D. M. Sanson, Toronto; J. B. Coyne, K.C., Allan S. Bond, James McDiarmid, A. C. Ferguson, F. J. Anderson, W. J. Christie, John Martin, all of Winnipeg; T. S. McPherson, Victoria, B.C.; S. P. Grosch, K.C., W. W. Amos, M.A., F. N. Darke, of Regina.

Chief or General Agent in Ontario.—W. H. George, 55 Pauline Ave., Toronto.

Date of Incorporation.—April 7, 1909. *Date commenced business in Canada.*—July 31, 1911.

Capital stock paid in cash	$945,704
Total assets	1,435,617
Total liabilities	161,913
Surplus protection of policyholders	1,273,704

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$21,273
Premiums—Total business (net)	118,886
Claims—Ontario (net)	10,796
Claims—Total business (net)	47,767

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*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Wm. A. Thomson, Toronto; Vice-President, John B. Laidlaw, Toronto; Secretary, Thos. James, Toronto.

Directors.—Wm. A. Thomson, Toronto; C. C. Paull, Toronto; G. P. Patteson, Ottawa, Ont.; Henry F. Gooderham, Toronto; C. D. Henderson, Toronto; Fred W. Lamont, Toronto; Dr. W. E. Ferguson, Toronto; John B. Laidlaw, Toronto; Donald B. Sinclair, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 28, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$66,500
Total assets	759,794	Premiums—Total business (net)	232,393
Total liabilities	173,710	Claims—Ontario (net)	31,679
Surplus protection of policyholders	586,085	Claims—Total business (net)	141,689

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg.

Directors.—A. L. Denison, Winnipeg; R. R. Wilson, Winnipeg; J. L. Bathgate, Winnipeg; W. A. Murphy, Winnipeg; James A. Richardson, Winnipeg; C. S. Riley, Winnipeg; R. T. Riley, Winnipeg, Man.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.*

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$167,394
Total assets	2,616,718	Premiums—Total business (net)	742,356
Total liabilities	955,635	Claims—Ontario (net)	82,871
Surplus protection of policyholders	1,661,083	Claims—Total business (net)	397,987

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. W. Evans, Toronto; Vice-Presidents, W. P. Fess and P. H. Horst.

Directors.—E. R. Bremner, Ottawa; W. W. Evans, Toronto; W. P. Fess, Toronto; Paul H. Horst, Toronto; Col. Walter MacGregor, Windsor; N. M. Paterson, Fort William; J. Allan Ross, Toronto; Senator Lorne C. Webster, Montreal; F. R. Begg; Hon. J. Hart; H. E. Sellers.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$292,817
Total assets	1,318,554	Premiums—Total business (net)	638,398
Total liabilities	445,775	Claims—Ontario (net)	164,100
Surplus protection of policyholders	872,779	Claims—Total business (net)	293,935

CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T, Riley, Winnipeg; Vice-President and Managing Director, C. S. Riley, Winnipeg; Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, Winnipeg; C. S. Riley, Winnipeg; G. H. Aikins, Winnipeg; J. A. Crowe, Winnipeg; R. R. Wilson, Winnipeg; J. H. Riley, Winnipeg; A. L. Denison, Winnipeg; A. F. Culver, Montreal, Que.

Chief or General Agent in Ontario.—R. T. Robinson, Federal Bldg., Toronto.

Date of Incorporation—March 23, 1916. *Date commenced business in Canada.*—November 21, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$141,093
Total assets	1,313,300	Premiums—Total business (net)	913,193
Total liabilities	525,655	Claims—Ontario (net)	69,966
Surplus protection to policyholders	787,645	Claims—Total business (net)	542,014

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. R. Brown, New York; 1st Vice-President, W. H. Hall, Toronto; 2nd Vice-President, T. Bradshaw, F.I.A.; Manager, Wm. H. Burgess, Toronto.

Directors.—Sir Geo. Burn, F. W. Lafrentz, New York; A. F. Lafrentz, D. H. Cook, New York; W. L. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Wm. E. McKell, New York; R.R. Brown, New York, N.Y.; T. Bradshaw, Toronto; Wm. H. Burgess, Toronto; W. H. Hall, Toronto; A. E. Knox, Toronto.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—May 15, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$160,297
Total assets	1,279,810	Premiums—Total business (net)	569,062
Total liabilities	468,356	Claims—Ontario (net)	77,807
Surplus protection of policyholders	811,454	Claims—Total business (net)	292,594

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*See note on page 1.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, OTTAWA, ONT.

Officers.—President, John J. Lyons, Ottawa; Vice-President, A. E. Corrigan, Ottawa; Managing Director, A. E. Corrigan, Ottawa.

Directors.—Col. D. R. Street, Ottawa; W. H. McAuliffe, Ottawa; Gordon Grant, Toronto; R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec; A. E. Corrigan, Ottawa; D. B. Mulligan, Montreal; J. J. Lyons, Ottawa; E. N. Tobin, Bromptonville; Col. L. T. Martin, Ottawa; L. N. Pouliss, Ottawa.

Date of Incorporation.—1911. *Date commenced business in Canada.*—January 11, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$136,060	Premiums—Ontario (net)	$136,280
Total assets	2,788,628	Premiums—Total business (net)	549,039
Ontario business in force (gross)	5,069,972	Death Claims—Ontario (net)	45,921
Total business in force (gross)	20,682,329	Death Claims—Total business (net)	109,202

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—December 4, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£51,436	Premiums—Ontario (net)	$31,258
Assets in Canada	$586,570	Premiums—Canada (net)	296,464
Liabilities in Canada	221,590	Claims—Ontario (net)	37,169
		Claims—Canada (net)	170,482

CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Gooderham, Toronto; Vice-President, C. A. Withers, Toronto; Managing Director, A. W. Eastmure, Toronto.

Directors.—G. H. Gooderham, C. A. Withers, G. E. Gooderham, Col. G. G. Blackstock, A. E. Gooderham, Jr.; H. W. Falconer, D. G. Ross, Major A. E. Gooderham, Jr.; A. W. Eastmure.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—November 27, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$201,600	Premiums—Ontario (net)	$185,047
Total assets	461,476	Premiums—Total business (net)	327,306
Total liabilities	237,427	Claims—Ontario (net)	86,184
Surplus protection of policyholders	224,050	Claims)—Total business (net)	175,838

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—1899. *Date commenced business in Canada.*—June 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$42,729
Assets in Canada	$354,698	Premiums—Canada (net)	201,570
Liabilities in Canada	172,675	Claims—Ontario (net)	22,702
		Claims—Canada (net)	151,893

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada.—Montreal, Que.

Manager or Chief Executive Officer in Canada.—Joseph H. Gendron, Montreal, Que.

Chief or General Agent in Ontario.—W. A. Medland, Mail Building, Toronto, Ont.

Date of Incorporation.—1928. *Date commenced business in Canada.*—January 2, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$3,968
Assets in Canada	132,108	Premiums—Canada (net)	13,357
Liabilities in Canada	7,605	Claims—Ontario (net)	644
		Claims—Canada (net)	2,105

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*See note on page 1.

CENTURY INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, 15 Toronto St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, Toronto.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of Incorporation.—1917. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—LOSSES INCURRED	
Capital stock paid in cash	$1,200,000	Premiums—Ontario (net)	$25,614
Assets in Canada	429,895	Premiums—Canada (net)	59,186
Liabilities in Canada	42,300	Claims—Ontario (net)	16,780
		Claims—Canada (net)	36,024

CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, Vancouver, B.C.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Incorporation.—1885. *Date commenced business in Canada.*—December 12, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,750,000	Premiums—Ontario (net)	$216,550
Assets in Canada	664,832	Premiums—Canada (net)	430,231
Liabilities in Canada	323,330	Claims—Ontario (net)	104,167
		Claims—Canada (net)	220,876

CHICAGO FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jules Thibaudeau, 466 St. Francois Xavier St., Montreal, Que.
Chief or General Agent in Ontario.—R. Stanley Deeton, 50 Gloucester St., Toronto, Ont.
Date of Incorporation.—1920. *Date commenced business in Canada*, July 1, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$122,890
Assets in Canada	213,231	Premiums—Canada (net)	215,561
Liabilities in Canada	116,214	Claims—Ontario (net)	17,056
		Claims—Canada (net)	34,048

CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporaion.—1870. *Date commenced business in Canada.*—July 2, 1919-23, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$17,199
Assets in Canada	103,797	Premiums—Canada (net)	22,739
Liabilities in Canada	12,069	Claims—Ontario (net)	2,643
		Claims—Canada (net)	4,130

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. E., Toronto.
Date of Incorporation.—1929. *Date commenced business in Canada.*—January, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$7,132
Assets in Canada	150,263	Premiums—Canada (net)	160,098
Liabilities in Canada	44,144	Claims—Ontario (net)	4,883
		Claims—Canada (net)	91,878

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*See note on page 1.

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—F. W. Evans, Montreal, Que.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of Incorporaion.—1905. *Date commenced business in Canada.*—July 1, 1927.

Capital stock paid in cash	$1,500,000
Assets in Canada	267,642
Liabilities in Canada	......

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	†......
Premiums—Canada (net)	†......
Claims—Ontario (net)	† ..
Claims—Canada (net)	†......

COLUMBIA INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, Montreal.
Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.
Date of Incorporation.—1901. *Date commenced business in Canada.*—October 11, 1917.

Capital stock paid in cash	$1,000,000
Assets in Canada	396,463
Liabilities in Canada	67,177

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$21,683
Premiums—Canada (net)	68,024
Claims—Ontario (net)	7,898
Claims—Canada (net)	33,716

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.
Chief or General Agent in Ontario.—Geo. R. Hargraft, 49 Wellington St. E., Toronto.
Date of Incorporation.—September 28, 1861. *Date commenced business in Canada.*—September 11, 1863.

Capital stock paid in cash	$17,228,000
Life:	
Assets in Canada	2,375,536
Ontario business in force (gross)	41,842
Canadian business in force (gross)	416,753
Other than Life:	
Assets in Canada	1,663,296
Liabilities in Canada	640,359

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$634
Premiums—Canada (net)	11,337
Death Claims—Ontario (net)	Nil
Death Claims—Canada (net)	70,589
Other than Life:	
Premiums—Ontario (net)	298,896
Premiums—Canada (net)	851,208
Claims—Ontario (net)	137,414
Claims—Canada (net)	489,563

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. S. Macdonald, Toronto; Vice-Presidents, Col. J. F. Michie and R. S. Waldie, Toronto; General Manager, Chas. S. Macdonald, Toronto; Secretary, Chas. Reade Dent, Toronto.

Directors.—Charles S. Macdonald, Toronto; Thos. J. Clarke, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; Wilmot L. Matthews, Toronto; B. B. Cronyn, Toronto; R. S. Waldie, Toronto; Walter C. Laidlaw, Toronto; Arthur F. White, Toronto; Chas. P. Smith, Toronto; P. A. Thomson, Toronto.

Date of Incorporation.—April 14, 1871. *Date commenced business in Canada.*—October 31, 1871.

Capital stock paid in cash	$200,000
Life:	
Total assets	81,685,296
Ontario business in force (gross)	82,559,340
Total business in force (gross)	369,026,570
Other than Life:	
Total assets	90,330
Total liabilities	2,056
Surplus protection of policyholders	88,274

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$2,424,407
Premiums—Total business (net)	14,351,586
Death Claims—(Ontario net)	626,550
Death Claims—Total business (net)	2,752,314
Other than Life:	
Premiums—Ontario (net)	3,233
Premiums—Canada (net)	5,129
Claims—Ontario (net)	722
Claims—Canada (net)	1,141

*See note on page 1.

†Included in Home Insurance figures.

CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent for Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash........	$2,000,000
Assets in Canada................	419,952
Liabilities in Canada............	171,899

Premiums Written—Claims Incurred	
Premiums—Ontario (net)........	$58,070
Premiums—Canada (net)........	302,626
Claims—Ontario (net)..........	29,009
Claims—Canada (net)..........	217,505

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash........	$3,500,000
Assets in Canada................	621,520
Liabilities in Canada............	341,807

Premiums Written—Claims Incurred	
Premiums—Ontario (net)........	$324,034
Premiums—Canada (net)........	746,365
Claims—Ontario (net)..........	143,400
Claims—Canada (net)..........	355,850

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE. NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—Gilbert S. Pearcy, 36 Toronto St., Toronto.

Date of Incorporation.—January, 1853. *Date commenced business in Canada.*—November 25, 1910.

Capital stock paid in cash........	$19,494,464
Assets in Canada................	963,825
Liabilities in Canada............	420,729

Premiums Written—Claims Incurred	
Premiums—Ontario (net).......	$163,075
Premiums—Canada (net)........	650,792
Claims—Ontario (net)..........	111,044
Claims—Canada (net)..........	357,988

CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Geo. B. Woods, Toronto; 1st Vice-President, Dr. H. W. Aikins, Toronto; 2nd Vice-President, Sidney Jones; Assistant General Manager, Chas. H. Fuller.

Directors.—N. L. Paterson, Toronto; W. A. Medland, Toronto; George B. Woods, Toronto; Dr. H. W. Aikins, Toronto; Sidney Jones, Toronto; George H. Smith, Toronto; Sir George Garneau, Quebec; G. H. Fensom, Toronto; G. H. Muntz, Toronto; W. A. Denton, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklin, Ont.; John T. Richardson, Toronto.

Date of Incorporation.—1899. *Date commenced business in Canada.*—December 31, 1901.

Capital stock paid in cash........	$200,000
Total assets....................	7,203,577
Ontario business in force (gross)...	18,856,995
Total business in force (gross)....	40,202,994

Premiums Written—Claims Incurred	
Premiums—Ontario (net).......	$548,101
Premiums—Total business (net)..	1,239,596
Death Claims—Ontario (net)....	122,612
Death Claims—Total business (net)	186,554

THE CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis Faber & Co., Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

Capital stock paid in cash........	£250,000
Assets in Canada................	$435,883
Liabilities in Canada............	198,704

Premiums Written—Claims Incurred	
Premiums—Ontario (net)........	$86,568
Premiums—Canada (net)........	290,889
Claims—Ontario (net)..........	63,106
Claims—Canada (net)..........	139,426

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*See note on page 1.

COSMOPOLITAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, 14 Toronto St., Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1928. *Date commenced business in Canada.*—1929.

Capital stock paid in cash	$1,000,000
Assets in Canada	120,077
Liabilities in Canada	17,184

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$9,592
Premiums—Canada (net)	25,192
Claims—Ontario (net)	7,521
Claims—Canada (net)	7,699

CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Sir Robert L. Borden, Ottawa; Vice-President, C. W. Somers, Toronto; General Manager, H. R. Stevenson.

Directors.—Sir Robert L. Borden, Ottawa; H. R. Stevenson, Toronto; G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Camaguey, Cuba; W. R. Morson, Toronto; F. R. McD. Russell, Vancouver, B.C.; Grant Hall, Montreal; C. W. Somers, Toronto; W. F. Watkins, Toronto; F. Erickson Brown, Toronto; H. D. Burns, Toronto; G. E. Spragge, Toronto.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—September 10, 1901.

Capital stock paid in cash	$229,697
Total assets	15,387,895
Ontario business in force (gross)	36,470,682
Total business in force (gross)	134,337,107

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,244,556
Premiums—Total business (net)	3,838,248
Death Claims—Ontario (net)	283,155
Death Claims—Total business (net)	544,890

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Gooderham; Vice-President, C. A. Withers; Managing Director, C. A. Withers.

Directors.—Col. A. E. Gooderham, Toronto; D. G. Ross, Toronto; C. A. Withers, Toronto; Geo. E. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Albert E. Gooderham, Jr., Toronto; G. H. Gooderham, Toronto; H. W. Falconer, Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—November 5, 1887.

Capital stock paid in cash	$1,005,300
Life:	
Total assets	$540,125
Ontario business in force (gross)	4,670,675
Total business in force (gross)	7,463,005
Other than Life:	
Total assets	$2,922,684
Total liabilities	1,357,769
Surplus protection of policyholders	1,564,914

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$95,519
Premiums—Total business (net)	181,079
Death Claims—Ontario (net)	9,000
Death Claims—Total business (net)	13,601
Other than Life:	
Premiums—Ontario (net)	$1,044,533
Premiums—Total business (net)	1,778,076
Claims—Ontario (net)	407,960
Claims—Total business (net)	912,217

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Lieut.-Col. Robt. F. Massie, Toronto; 1st Vice-President, R. S. Cassels, K.C., Toronto; 2nd Vice-President, F. J. Cuthbertson, Montreal.

Directors.—Lieut.-Col. Robt. F. Massie; R. A. Brock, Montreal; R. S. Cassels, K.C., Toronto; Geo. J. Cuthbertson, Montreal; Alfred F. James, Milwaukee; Howard Greene, Milwaukee; Dr. Thaddeus Walker, Detroit; C. S. McDonald, Toronto; John A. Fraser, Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash	$296,975
Total assets	895,573
Total liabilities	340,984
Surplus protection of policyholders	554,589

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$172,528
Premiums—Total business (net)	335,576
Claims—Ontario (net)	71,284
Claims—Total business (net)	138,890

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*See note on page 1.

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf; Vice-Presidents, Edward F. Seagram, Geo. D. Forbes, G. A. Dobbie.

Directors.—A. J. Andrews, K.C., Winnipeg; C. W. Wells, D.D.S., Toronto; W. L. Hilliard, M.D., Waterloo; J. H. Gundy, Toronto; H. M. Snyder, Waterloo; C. Gordon Cockshutt, Brantford; Thos. Hilliard, Waterloo, Ont.; W. H. Malkin, Vancouver, B.C.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$200,000	Premiums—Ontario (net)........	$2,047,230
Total assets....................	25,237,677	Premiums—Total business (net)..	4,603,680
Ontario business in force (gross)...	70,344,863	Death Claims—Ontario (net)....	320,600
Total business in force (gross)....	146,538,137	Death Claims—Total business (net)	678,692

EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—July 22, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$5,318,690	Premiums—Ontario (net)........	$201,604
Assets in Canada................	564,732	Premiums—Canada (net)........	507,254
Liabilities in Canada...........	316,857	Claims—Ontario (net)..........	96,638
		Claims—Canada (net)..........	304,385

T. EATON GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. Y. Eaton; Vice-President, H. McGee; Secretary-Treasurer, J. J. Vaughan, Toronto.

Directors.—R. Y. Eaton, Toronto; H. McGee, Toronto; J. J. Vaughan, Toronto; C. N. Mills, Toronto; J. A. Livingstone, Toronto; J. Elliott, Toronto; G. D. Adams, Toronto; J. G. McKee, Toronto; A. E. Stuart, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—July 1, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$86,000	Premiums—Ontario (net)........	$14,857
Total assets....................	153,708	Premiums—Total business (net)..	14,857
Total liabilities................	1,647	Claims—Ontario (net)..........	349
Surplus protection to policyholders	152,061	Claims—Total business (net)....	349

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. Y. Eaton, Toronto; 1st Vice-President, H. McGee, Toronto; 2nd Vice-President, Chas. Boothe, Toronto; Manager, J. A. Livingstone, Toronto.

Directors.—Lady F. McCrea Eaton, Toronto; W. G. Dean, Toronto; H. M. Tucker, Winnipeg; R. Y. Eaton, Toronto; J. J. Vaughan, Toronto; S. Wilson, Winnipeg; Mrs. J. S. Burnside, Toronto; C. N. Mills, Toronto; G. T. Wolfe, Toronto; T. A. McCrae, Toronto; H. McGee, Toronto; Chas. Boothe, Toronto.

Date of Incorporation.—June 22, 1920. *Date commenced business in Canada.*—August 20, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$100,000	Premiums—Ontario (net)........	$427,383
Total assets....................	3,180,546	Premiums—Total business (net)..	821,484
Ontario business in force (gross)...	13,790,093	Death Claims—Ontario (net)....	56,258
Total business in force (gross)....	26,305,366	Death Claims—Total business (net)	71,814

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONTARIO

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.

Officers (as at date of filing statement).—President, M. P. Langstaff; Secretary, J. R. Paterson; Actuary, L. T. Boyd.

Directors (as at date of filing statement).— Geo. M. Bell, John Hallam, Dr. F. H. Kirkpatrick, M. P. Langstaff, B. R. McKenzie, J. P. Whelan, T. H. Wilson, A. H. Vanderburgh, J. M. Vaughan.

Auditors.—E. J. Howson, F.C.A., and A. B. Shepard, F.C.A. (Firm—Thorne, Mulholland, Howson & McPherson).

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*See note on page 1.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $5,000,000. Number of shares, 50,000. Par value, $100.		
Capital stock at beginning of year	$3,557,300 00	$471,220 00
Calls on capital received during year	....	8,685 00
Capital stock issued during year	87,200 00	13,080 00
Capital stock at end of year	$3,644,500 00	$492,985 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$903,465 00
Amount received during the year	23,975 00
Total amount paid to December 31, 1930	$927,440 00

Synopsis of Ledger Accounts

As at December 31, 1929:	
Net ledger assets	$1,362,956 60
Borrowed money	110,000 00
Accounts payable	13,088 70
Balance due agents	3,546 54
Death claims waiting proof	1,000 00
Premiums paid in advance	1,253 94
Funds left with company	2,120 00
Payments received on unallotted stock	975 00
Reserve to reduce book values of securities to market values	39,323 46
Total ledger assets	$1,534,264 24
Increase in ledger assets in 1930:	
Income	$618,902 64
Increase in borrowed money	106,200 00
Increase in bank overdraft	3,517 65
Increase in capital stock	21,765 00
Premium on capital stock	23,975 00
Total increase	$774,360 29
Total	$2,308,624 53

Decrease in ledger assets in 1930:	
Disbursements	$419,242 41
Payments received on unallotted stock	975 00
Increase in disallowed agents' balances	700 00
Forfeited shares refunded	205, 00
Total decrease	$ 421,122 41
As at December 31, 1930:	
Net ledger assets	$1,502,777 76
Borrowed money	216,200 00
Bank overdraft	3,517 65
Funds left with company	6,213 24
Premiums paid in advance	1,500 31
Agents' commission, due and accrued	1,183 46
Reserve for depreciation on investments	156,109 70
Total ledger assets	$1,887,502 12
Total	$2,308,624 53

Assets

Ledger Assets

Mortgage loans on real estate		$543,587 78
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders	$79,380 90	
Advances to policyholders under automatic non-forfeiture provisions	23,463 26	
		102,844 16
Book value of bonds, debentures and debenture stocks owned		451,894 45
Book value of stocks owned		730,812 41
Cash on hand and in banks:		
On hand at head office	$25 85	
In chartered banks of Canada in Canada	51,702 17	
		51,728 02
Advances to agents		6,635 30
Total Ledger Assets		$1,887,502 12

Non-Ledger Assets

Interest due, $2,338.86; accrued, $16,073.11	$18,411 97	
Dividends due	3,174 40	
		$21,586 37
Net premiums due and uncollected and deferred		128,387 32
Total Non-Ledger Assets		$149,973 69
Total Assets		$2,037,475 81

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain		$1,356,661 00
Provision for unreported death losses and disability claims		4,550 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations		6,213 24
Received from policyholders in advance: Premiums		1,500 31
Provincial, municipal and other taxes due and accrued		7,190 58
Medical examiners' fees due and accrued		626 00
Legal fees due and accrued		1,005 55
Commissions to agents due and accrued		1,183 46
Borrowed money		216,200 00
Bank overdrafts		3,517 65
All other liabilities as follows: Printing and stationery, $343.78; Library Bureau, $50.84; insurance books, $7.65; agency expenses, $418.48; advertising, $63.66; auditors' fees, $600; general expenses, $20.14; agents' bonus, $1,000; express, $27.53		2,532 08
Reserve for depreciation on investments		156,109 70
Total Liabilities		$1,757,289 57
Capital stock paid in cash	$492,985 00	
Deficit	212,798 76	
		280,186 24
Total Liabilities, Surplus and Capital		$2,037,475 81

Income Receipts

	First Year	Renewals	Totals
Assurance premiums	$105,269 70	451,744 30	$557,014 00
Less reinsurance premiums paid	4,888 94	27,029 66	31,918 60
Total net premium income	$100,380 76	$424,714 64	$525,095 40

Amounts left with the Company at interest (arising out of assurance contracts)	4,394 16
Interest and dividends	86,620 74
Gross rents	180 00
Gross profit on sale or maturity of ledger assets: Real estate, $605.34; stocks, $2,007	2,612 34
Total Income	$618,902 64

Expenditure Disbursements

In respect of assurance contracts:		Death Claims	Disability Claims	Total
Death, endowment and disability claims:				
Amount assured—Ordinary		$77,663 73	$4,089 84	$81,753 57
Net surrender values				28,653 60
Net dividends:				
In cash			$1,463 44	
Applied as single premiums:				
To purchase bonus addition	$283 10			
To purchase premium reduction	49 50			
			332 60	
Total Net Dividends				1,796 04
Total net disbursements in respect of assurance contracts				$112,203 21
In respect of life annuity contracts:				
Cash payments to annuitants			$475 00	
Net dividends:				
Waiver of premiums			440 70	
Applied in reduction of annuity consideration				915 70
Total net disbursements in respect of assurance and annuity contracts				$113,118 91
Amounts left with the Company and interest accumulations withdrawn				488 24
Taxes, licenses and fees				8,157 23
Head office expenses:—Salaries, $45,764.21; directors' fees, $805.50; auditors' fees, $1,753.15; travelling expenses, $5,433.74; rents, $2,758.36; miscellaneous, $12,246.21				68,761 17
Branch office and agency expenses—Assurance commissions—first year, $62,511.71; renewal, $12,567.35; advanced to agents, $20,419.51; salaries, $55,495.25; travelling expenses, $46,402.38; miscellaneous, $1,439.36				198,835 56
All other expenses:—Advertising, $5,158.99; office furniture, $934.41; books and periodicals, $265.60; postage, $1,417.88; express, telegrams and telephones, $1,144.42; printing and stationery, $8,278.08; legal fees, $912.74; medical fees, $4,516; miscellaneous, capital stock sales expenses, $7,253.18				29,881 30
Total Disbursements				$419,242 41

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and other		Bonus additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
		$		$		$	$		$
At end of 1929	6,635	13,207,583	2,924	4,757,456	358	1,650,599	20,849	9,917	19,636,487
New issued...	2,015	3,773,125	366	583,379	80	313,977	......	2,461	4,670,481
Old revived...	49	90,000	17	30,879	1	5,000	......	67	125,879
Old increased.	......	39,845	......	5,002	......	....	......	......	35,847
Transferred to	34	70,500	13	33,799	1	2,000	......	48	106,299
Totals....	8,733	17,172,053	3,320	5,410,515	440	1,971,576	20,849	12,493	24,574,993
Less ceased by:									
Death........	27	71,250	7	8,400	1	3,000	......	35	82,650
Expiry.......	......	....	......	....	8	33,520	......	8	33,520
Surrender.....	185	345,720	105	157,988	......	....	1,640	290	505,348
Lapse........	935	1,776,153	372	602,897	84	401,821	......	1,391	2,780,871
Decrease.....	......	84,048	......	41,582	......	9,248	......	......	134,878
Not taken....	308	660,500	68	119,118	9	26,500	......	385	806,118
Transferred from.......	13	23,083	28	64,110	9	27,000	......	50	114,193
Total ceased..	1,468	2,960,754	580	994,095	111	501,089	1,640	2,159	4,457,578
At end of 1930	7,265	14,211,299	2,740	4,416,420	329	1,470,487	19,209	10,334	20,117,415
Reinsured....	......	866,534	......	137,240	......	129,000	......	......	1,132,774

New policies issued and paid for in cash: Records not kept on paid-for basis. Claims reinsured: Death claims, $3,000; matured endowments, none; Total amount in force divided as to dividend plan: Annual, $154,500; quinquennial, $1,336,247; deferred, $10,028,180; non-participating, $8,598,488. Total, $20,117,415. Additional accidental death benefits: Gross amount issued, $1,175,900; reinsured, $132,510; terminated by accidental death, none; reinsured, none; in force, $4,633,196; reinsured, $480,154.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary with Profits:					
Life......................	4,885	$9,714,812	$538,941	$510,098	$26,120
Endowment assurance.......	1,128	1,784,906	162,567	31,560	3,344
Bonus addition.............	......	19,209	8,812	....	....
Additional accidental death benefits..................	......	(2,336,300)	1,776	(200,900)	110
Disability benefits..........	......	....	12,445	....	157
Totals...............	6,013	$11,518,927	$724,541	$541,658	$29,731
Ordinary without Profits:					
Life......................	2,380	$4,496,487	$422,789	$356,436	$19,994
Endowment assurance.......	1,612	2,631,514	403,303	105,680	8,012
Term, etc.................	329	1,470,487	11,181	129,000	809
Additional accidental death benefits.................	......	(2,296,896)	2,013	(279,254)	157
Disability benefits..........	......	....	18,904	....	398
Totals...............	4,321	$8,598,488	$858,190	$591,116	$29,370
Grand Totals.........	10,334	$20,117,415	$1,582,731	$1,132,774	$59,101

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Payment Annual	Reserve
With Profits:					
Disability annuities.........	1	$480 00	$4,602	....	....
Without Profits:					
Life annuities proper........	3	$500 00	$4,727	....	....
Disability annuities.........	9	3,882 36	16,538	$600 00	$5,647
Grand Totals.........	13	$4,862 36	$25,867	$600 00	$5,647

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts	$729,143	$879,455	$1,608,598
Total reserve on reinsured contracts	29,731	35,017	64,748
Total net reserve on the Company's basis of valuation before deduction permitted by statute	$699,412	$844,438	$1,543,850
Deduction made therefrom (permitted under The Ontario Insurance Act)	118,431	71,758	190,189
Full deduction permitted, adjusted and reinsured, being	(118,431)	(71,758)	(190,189)
Net reserve carried in the liabilities	$580,981	$772,680	$1,353,661
Net reserve computed on the statutory basis (without deduction)	699,412	844,438	1,543,850
Reserve maintained by the Company in excess of the statutory reserve	Nil	Nil	Nil

Miscellaneous Statement

I. (1) The policies in force were grouped for valuation purposes according to the year of issue, age nearest birthday and plan, and were then valued by tables of mid-year reserves by the Net Premium method.

- (a) No policies have been issued on lives resident in tropical or sub-tropical countries.
- (b) Policies issued at a rated-up age were valued as at the rated-up age.
- (c) The full level reserve was held on liened policies.
- (d) No extra reserve was held where an extra premium, whether annual or single, was charged.
- (e) Policies on lives classed as sub-standard were not issued, except as above.
- (f) (1) For disability benefits, including the waiver of premium only, and for benefits, including the waiver of premium and the disability annuity without reduction in the sum assured, a reserve was held amounting to 50% of the gross premiums paid from the date of issue of the policies.

  (2) After the occurrence of disability for policies, including the waiver of premium and annuity benefits without deduction from the sum assured, the amount of additional liability was determined as follows:

  In cases where disability was presumed to be permanent the reserve held was the present value of future annuity payments and premiums waived, valued by Hunter's Disability Table with 3% interest.

  In cases where disability was presumed to be temporary, an amount was set aside which was estimated to be sufficient to discharge the Company's liability with respect thereto.
- (g) No annuities on sub-standard lives have been issued.
- (h) A reserve was held equal to 50% of the current premium charged for the Accidental Death benefit.

(2) Items of Special Reserve:

- (a) No additional reserve was held for prepaid or limited loadings in the case of single or limited payment policies.
- (b) Where the cash values guaranteed exceed the O. M. (5), 3½% net value, an addition to the reserve was made, so that the amount held at the end of the premium-paying period would equal the cash guarantee.
- (c) In the case of policies which had lapsed and were not continued under the Automatic Non-forfeiture provision, but were subject to reinstatement, no extra reserve was held.
- (d) No reserve was held to cover option of renewal under term policies.
- (e) No reserve was held to cover option of conversion, where one exists, to a higher premium plan.
- (f) Immediate annuities were valued by the B.O. Annuity Table with interest at 4%.

II. No modifications were made in guaranteed values for the special classes referred to above. In each case the premium, reserve and surrender values were calculated at the same age.

III. The average rate earned was 6.60%.

IV. The distribution of surplus:

- (a) No distribution of surplus as between shareholders and policyholders has been made.
- (b) No reserve has been maintained on account of accruing profits under participating policies.
- (c) There are no participating annuities in force.

Schedule D

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Victory Loan Bonds, 5½%, 1934	$5,000 00	$5,062 54
Province of Ontario, 6% Bonds, 1936	25,000 00	26,282 00
Province of Ontario Debentures, 6%, 1941	5,000 00	5,279 09
Province of Alberta (Bonds), Gold Debentures, 1931	10,000 00	10,029 21
Province of British Columbia, 4½% Bonds, 1946	13,000 00	12,304 50
City of Calgary, 5½%, 1944	1,000 00	1,048 66
City of Calgary, 5½%, 1954	3,000 00	3,205 98
City of Calgary, 5½%, 1954	2,000 00	2,137 32
City of Edmonton Bonds, 5½%, 1953	5,000 00	5,406 25
City of Edmonton Bonds, 5½%, 1945	5,000 00	5,261 65
City of Edmonton Bonds, 5½%, 1964	1,500 00	1,575 00
City of Edmonton Bonds, 5½%, 1964	2,000 00	2,100 00
City of Edmonton Bonds, 5½%, 1964	1,000 00	1,050 00
City of Edmonton Debentures, 5½%, 1945	5,000 00	5,024 50
City of Fort William Bonds, 5%, 1955	1,000 00	1,014 30

SCHEDULE D—*Continued*

	Par Value	Book Value
City of Fort William Bonds, 5%, 1956	$2,000 00	$2,029 20
City of Fort William Bonds, 5%, 1957	2,000 00	2,029 80
City of Hamilton Bonds, 6%, 1934	7,000 00	7,111 58
City of Hamilton Bonds, 6%, 1936	3,000 00	3,068 10
City of Hamilton Bonds, 6%, 1939	1,000 00	1,035 12
City of Hamilton Bonds, 6%, 1940	14,000 00	14,532 84
City of Hamilton Bonds, 5%, 1943	3,000 00	3,000 00
City of Hamilton Bonds, 5%, 1941	4,000 00	4,015 25
City of Hamilton Bonds, 6%, 1934-35	6,000 00	6,243 00
City of Hull, Bonds, 5%, 1947	12,500 00	12,500 00
City of London Bonds, 5%, 1945	5,637 95	5,637 95
City of London Bonds, 5%, 1944	1,000 00	1,004 00
City of London Bonds, 5%, 1942	1,000 00	1,004 00
City of Medicine Hat Bonds, 6%, 1941	3,000 00	3,000 00
City of Moose Jaw Bonds, 5½%, 1939	1,000 00	1,034 28
City of Moose Jaw Bonds, 5%, 1944	1,000 00	995 37
City of Montreal Bond, 4½%, 1953	24,970 86	23,113 03
City of Niagara Falls Bonds, 5%, 1938	3,000 00	2,885 20
City of Niagara Falls Bonds, 5%, 1939	3,000 00	2,874 09
City of Niagara Falls Bonds, 5%, 1940	3,000 00	2,863 59
City of Niagara Falls Bonds, 5%, 1941	3,000 00	2,853 65
City of Niagara Falls Bonds, 5%, 1942	3,000 00	2,844 24
City of Niagara Falls Bonds, 5%, 1943	3,000 00	2,835 34
City of North Bay Bonds, 5%, 1944	858 65	848 00
City of North Bay Bonds, 5%, 1941	3,097 69	3,065 16
City of North Bay Bonds, 5%, 1937	2,548 47	2,529 86
City of Oshawa Bonds, 5%, 1936	5,000 00	5,000 00
City of Oshawa Bonds, 5%, 1934	5,000 00	5,000 00
City of Regina Bonds, 5%, 1957	2,000 00	2,028 80
City of Regina Bonds, 6½%, 1938	1,000 00	1,097 91
City of Sault Ste. Marie Bonds, 5½%, 1945	2,000 00	2,081 20
City of Sault Ste. Marie Bonds, No. 35, 6%, 1948	1,000 00	1,086 65
City of Sudbury Debentures, No. 19, 5%, 1933	1,004 41	997 48
City of Three Rivers Bonds, 5%, 1957	14,000 00	14,208 60
City of Toronto Debentures, 6%, 1942	2,000 00	2,155 16
City of Toronto Debentures, 6%, 1940	15,000 00	15,688 44
City of Toronto Bonds, 6%, 1944	10,000 00	10,718 88
City of Toronto Bonds, 6%, 1935	5,000 00	5,219 50
City of Victoria Bonds, 5½%, 1944	4,000 00	4,235 00
City of Victoria Bonds, 5½%, 1943	1,000 00	1,057 19
City of Windsor Bonds, 6%, 1937	15,000 00	15,786 30
City of Vancouver Bonds, 5½%, 1938	5,000 00	5,202 30
Town of Bridgeburg Bonds, 5%, 1957	5,000 00	4,963 50
Town of Collingwood Bonds, 5½%, 1936	5,000 00	5,000 00
Town of Georgetown Bonds, 5½%, 1937	2,452 15	2,509 28
Town of Georgetown Bonds, 5½%, 1936	500 00	510 20
Town of Smith's Falls Debentures, 5½%, 1932	1,000 00	1,005 62
County of Ontario Bonds, 5%, 1934	1,033 45	1,047 50
County of Ontario Bonds, 5%, 1935	1,085 14	1,103 15
County of Ontario Bonds, 5%, 1936	1,139 39	1,161 61
County of Ontario Bonds, 5%, 1937	1,000 00	1,022 20
County of Ontario Bonds, 5%, 1938	1,000 00	1,024 80
County of Halton Bonds, 5½%, 1936	5,000 00	5,011 70
Village of Fort Erie Bonds, 5½%, 1954	2,213 85	2,288 89
Village of Fort Erie Bonds, 5½%, 1955	2,335 61	2,416 42
Village of Fort Erie Bonds, 5½%, 1956	2,464 07	2,550 81
Village of Fort Erie Bonds, 5½%, 1957	2,599 59	2,692 92
Village of Norwich Bonds, 6%, 1935	319 86	329 58
Village of Norwich Bonds, 6%, 1936	339 05	350 20
Village of Norwich Bonds, 6%, 1937	359 40	371 79
Village of Waterdown Bonds, 5½%, 1937	1,000 00	1,029 13
Township of East York Bonds, 5½%, 1931	940 68	943 78
Township of East York Bonds, 5½%, 1934	846 99	857 58
Township of East York Bonds, 5½%, 1935	810 09	822 40
Township of East York Bonds, 5½%, 1937	840 30	857 44
Township of East York Bonds, 5½%, 1941	966 89	995 03
Township of East York Bonds, 5½%, 1947	971 54	1,009 72
Township of East York Bonds, 5½%, 1943	4,000 00	4,189 60
Township of East York Bonds, 5%, 1944	4,000 00	4,040 00
Township of East York Bonds, 5%, 1945	10,000 00	10,105 00
Township of East York Bonds, 5%, 1946	1,000 00	1,011 00
Township of York Bonds, 5%, 1957	3,000 00	3,000 00
Burns & Company Bonds, 5½%, 1948	5,000 00	4,836 46
Canadian Canners, Limited Bonds, 6%, 1950	5,000 00	5,098 00
Canadian Northern Pacific Railway Co. Debentures, 4%, 1950	2,920 00	2,542 15
The Hamilton Cottons Co. Bonds, 5½%, 1948	5,000 00	5,000 00
Inter-City Baking Co. Bonds, 5½%, 1948	5,000 00	5,010 50
Maple Leaf Milling Co. Bonds, 5½%, 1949	2,000 00	1,988 40
McColl-Frontenac Bonds, 6%, Series "A," 1949	10,000 00	9,904 30
The McKinnon Industries, Ltd. Bonds, 6½%, 1945	3,000 00	3,116 70
Montreal Protestant Central School Bonds, 5%, 1943	8,000 00	7,984 80
J. R. Moodie Co., Ltd. Bonds, 6%, 1948	5,000 00	4,977 50
Nova Scotia Light and Power Bonds, 5%, 1958	5,000 00	4,926 91
Ogilvie Realty Corporation Bonds, 6½%, 1952	5,000 00	5,215 00
Ogilvie Realty Corporation Bonds, 6½%, 1952	2,000 00	2,053 20
Ogilvie Realty Corporation Bonds, 6½%, 1952	1,000 00	1,029 67
Province of Ontario Hydro-Electric Power Commission, 6%, 1940	10,000 00	10,779 45
The Timothy Eaton Realty Co., Ltd. Bonds, 5%, 1949	5,000 00	4,754 00
Toronto Housing Co. Bonds, 5%, 1953	5,000 00	5,020 50
Winnipeg Electric Co. Bonds, 6%, 1954	5,000 00	5,184 00
Western Grain Co., Ltd. Bonds, 6%, 1949	5,000 00	4,955 00
Total	$446,256 08	$451,894 45

Schedule E.

Stocks Owned by the Company

	Book Value	Market Value
Allied Chemical & Dye Corp., common, 175 shares	$34,462 50	$30,800 00
American Can Co., common, 25 shares	3,100 00	2,750 00
American Telephone & Telegraph Co., common, 150 shares	28,400 00	26,850 00
Anaconda Copper Mining Co., common, 400 shares	21,450 00	12,000 00
The B. Greening Wire Co., preferred, 25 shares	2,587 50	2,550 00
The Borden Co., common, 100 shares	7,800 00	6,800 00
Brazilian Traction Light and Power Co., common, 2,055 shares	82,695 00	45,210 00
F. N. Burt Co., common, 695 shares	32,364 50	27,800 00
Canadian Pacific Railway, common, 1,000 shares	39,881 25	40,000 00
Canada Bread Co., preferred, 10 shares	1,060 00	1,000 00
Corn Products Refining Co., common, 225 shares	17,150 00	17,775 00
E. I. Dupont de Nemours & Co., common, 200 shares	18,550 00	17,800 00
Eastman Kodak Co., common, 100 shares	19,250 00	14,800 00
General Motors Corp., common, 400 shares	15,800 00	14,400 00
Goodyear Tire & Rubber Co., preferred, 300 shares	32,374 28	31,200 00
International Harvester Co., common, 100 shares	7,634 38	5,000 00
International Milling Co., preferred, 100 shares	11,051 25	10,500 00
Maple Leaf Milling Co., preferred, 50 shares	5,530 00	1,850 00
National Dairy Products Co., common, 401 shares	16,848 00	16,842 00
New York Central Railway, common, 823 shares	135,850 00	96,291 00
Public Service Corporation of New Jersey, common, 50 shares	4,450 00	3,750 00
Standard Oil of New Jersey, common, 1,000 shares	67,350 00	47,000 00
United States Steel, common, 500 shares	92,500 00	69,500 00
Westinghouse Electric & Mfg. Co., common, 200 shares	22,068 75	18,200 00
Winnipeg Electric, Co., preferred, 100 shares	10,605 00	8,000 00
Total	$730,812 41	$568,668 00

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.

Chief or General Agent in Ontario.—C. W. I. Woodland, Temple Bldg., Toronto.

Date of Incorporation.—October 25, 1880. *Date commenced business in Canada.*—February 20, 1900.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£384,772	Premiums—Ontario (net)	$1,093,200
Assets in Canada	$4,356,889	Premiums—Canada (net)	3,718,289
Liabilities in Canada	2,965,397	Claims—Ontario (net)	431,751
		Claims—Canada (net)	1,766,508

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, Lieut.-Col. Robt. F. Massie, Toronto.

Directors.—Robert Camp, Milwaukee; J. A. Bremner, Toronto; Major Howard Green, Milwaukee; G. M. Kelley, Toronto; J. R. Jamieson, Calgary; Wm. D. Reed, Milwaukee; Alfred F. James, Milwaukee; Lieut.-Col. Robt. F. Massie, D.S.O., Toronto; Jno. B. Kay.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$27,596
Total assets	491,456	Premiums—Total business (net)	74,299
Total liabilities	77,956	Claims—Ontario (net)	10,114
Surplus protection of policyholders	413,500	Claims—Total business (net)	26,791

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—L. H. Whittemore, 17 Queen St. East, Toronto.

Date of Incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$11,618
Assets in Canada	246,750	Premiums—Canada (net)	53,788
Liabilities in Canada	36,699	Claims—Ontario (net)	5,801
		Claims—Canada (net)	35,880

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*See note on page 1.

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, COLCHESTER, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.
Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.
Date of Incorporation.—1902. *Date commenced business in Canada.*—March 11, 1920.

Capital stock paid in cash	£56,000
Assets in Canada	$187,352
Liabilities in Canada	86,347

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$26,307
Premiums—Canada (net)	92,944
Claims—Ontario (net)	8,521
Claims—Canada (net)	43,872

EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alex. Fasken, B.A., K.C., Toronto; 1st Vice-President, J. L. Ross, B.A.; 2nd Vice-President, G. R. Warwick; General Manager, Major A. C. Galbraith.

Directors.—Alex. Fasken, B.A., K.C., Toronto; G. S. Kilbourn; George E. Weir, Dresden, Ont.; H. S. Gooderham, Toronto; George R. Warwick, Toronto; James L. Ross, Toronto; S. F. Duncan, Toronto; Frank E. Maulson, Toronto; Geo. B. Nicholson, P. F. Casgrain, K.C., Montreal; Albert Mathews, Toronto.

Date of Incorporation.—August 7, 1889. *Date commenced business in Canada.*—October 15, 1890.

Capital stock paid in cash	$150,000
Total assets	17,519,742
Ontario business in force (gross)	41,777,856
Total business in force (gross)	100,082,087

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,063,725
Premiums—Total business (net)	2,843,133
Death Claims—Ontario (net)	211,640
Death Claims—Total business (net)	499,432

FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO, ONT.

Incorporated.—December 5, 1922. *Commenced business in the Province.*—January 2, 1923.
Officers (as at date of filing statement).—President E. B. Stockdale; Vice-President, Hon. H. C. Scholfield, M.P.P.; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Treasurer, Alan Coatsworth.

Directors (as at date of filing statement).—E. B. Stockdale, Hon. H. C. Scholfield, M.P.P., F. K. Morrow, W. H. Mara, Harry C. Edgar, Frank Shannon, W. R. Begg, W. S. Morden, S. C. Tweed, M.P.P., Hebert Begg.

Auditors.—Neff, Robertson & Company.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $1,000,000.		
Number of shares, 10,000. Par value, $100.		
Capital stock at beginning of year	$500,000 00	$125,000 00
Capital stock at end of year	$500,000 00	$125,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$65,471 48
Amount received during the year	Nil
Total amount paid to December 31, 1930	$65,471 48

Assets

Book value of bonds, debentures and debenture stocks owned		$317,239 83
Book value of stocks owned		40,916 32
Cash on hand and in banks:		
On hand at head office	$7,097 35	
In chartered banks of Canada in Canada	12,122 46	
In all other banks and depositories	3,449 65	
		22,669 46
Interest, accrued		2,770 56
Agents' balances and premiums uncollected, written on or after October 1, 1930		21,462 07
Amount due from reinsurance on losses already paid		4,051 85
Gross Assets of the Company		$409,110 09
Deduct:		
Deficiency of market under book value of securities		7,182 23
Total Admitted Assets of the Company		$401,927 86

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*See note on page 1.

Liabilities

Total provision for unpaid claims		$3,881 97
Total net reserve, $191,457.28; carried out at 80% thereof		153,165 82
Expenses due and accrued		1,082 43
Taxes due and accrued		4,798 72
Agents' credit balances		51 81
Total of all liabilities except capital stock		$162,980 75
Capital stock paid in cash	$125,000 00	
Surplus in Profit and Loss Account	113,947 11	
		238,947 11
Total Liabilities		$401,927 86

Profit and Loss Account

Net premiums written		$199,737 65
Reserve of unearned premiums (80 per cent.):		
At beginning of year		$143,671 75
At end of year		153,165 82
Increase		$9,494 07
Net premiums earned		$190,243 58
Net losses and claims incurred		$122,724 34
Net adjustment expenses		3,264 27
Commissions		42,770 75
Taxes		6,031 15
Salaries, fees and travelling expenses		6,212 19
Management fees		14,400 00
All other expenses		6,111 21
Underwriting loss		$11,270 33
Other revenue:		
Interest earned	$15,702 32	
Dividends earned	1,200 00	
Increase in market value of investments	529 16	
		$17,431 48
Net Profit for the Year		$6,161 15

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year	$232,622 10
Net profit brought down	6,161 15
	$238,783 25
Decrease in disallowed assets	163 86
Surplus of assets over liabilities (except capital stock) at end of year	$238,947 11

Summary of Risks—Fire

(In the Province)

	Amount	Premiums
Gross in force, December 31, 1929	$54,485,398 00	$484,026 53
Taken in 1930, including renewed	35,946,244 00	324,952 01
Total	$90,431,642 00	$808,978 54
Ceased in 1930	32,648,545 00	299,954 87
Gross in force, December 31, 1930	$57,783,097 00	$509,023 67
Reinsurance in force, December 31, 1930	16,987,968 00	140,955 21
Net in Force, December 31, 1930	$40,795,129 00	$368,068 46

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 5½%, 1934	$34,500 00	$35,066 70
Dominion of Canada, 5½%, 1937	500 00	533 68
Dominion of Canada, 4½%, 1944	1,500 00	1,456 60
Canadian National Railways, 4½%, 1957	50,000 00	50,650 00
Canadian National Railways, 5%, 1969	10,000 00	10,000 00
Canadian Northern Railway, 4%, 1934	7,300 00	6,873 28
Province of British Columbia, 4½%, 1953	10,000 00	9,496 00
Province of Ontario, 6%, 1941	6,000 00	6,583 92
Province of Ontario, 4½%, 1946	5,000 00	4,769 50
Province of Ontario, 5%, 1948	50,000 00	53,687 50
Province of Ontario, 4½%, 1950	10,000 00	9,555 00
Province of Ontario, 5%, 1959	15,000 00	15,000 00
City of Belleville, 6%, 1942	5,000 00	5,351 07
City of Brantford, 4½%, 1940	5,000 00	4,763 12
City of Galt, 6%, 1938	3,000 00	3,152 72
Town of Mimico, 5%, 1948-50	5,000 00	5,066 71
City of Niagara Falls, 5%, 1949	1,000 00	955 06

SCHEDULE "D"—*Continued*

	Par Value	Book Value
City of Niagara Falls, 5½%, 1936	$4,000 00	$4,034 38
Town of Oshawa, 5½%, 1934	8,859 64	8,961 06
City of Stratford, 5%, 1934	1,000 00	982 83
City of Toronto, 5%, 1937	3,000 00	3,045 00
City of Toronto, 5%, 1938	5,000 00	4,896 55
City of Toronto, 6%, 1940	3,000 00	3,251 22
City of Toronto, 5%, 1945	2,000 00	2,000 00
City of Toronto, 5%, 1945	1,000 00	1,000 00
City of Toronto, 5%, 1950	20,000 00	21,242 00
Town of Waterloo, 5½%, 1933	5,012 36	5,044 83
City of Windsor Hydro-Electric, 4½%, 1960	5,000 00	4,383 15
City of Windsor, 5½%, 1952	25,435 85	25,435 85
British American Oil Co., Ltd., 5% S.F. Debentures, 5%, 1945	10,000 00	10,002 10
	$312,107 85	$317,239 83

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Standard Oil of New Jersey, 300 shares	$7,500 00	$17,460 70	$14,100 00
International Petroleum of Canada, Ltd., 500 shares	N.P.V.	10,783 12	7,500 00
Imperial Oil, Ltd., 400 shares	N.P.V.	12,672 50	7,200 00
		$40,916 32	$28,800 00

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alfred Power, Jr., Royal Bank Bldg. Montreal, Que.

Chief or General Agent in Ontario.—J. W. Mackenzie, Federal Bldg., Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada,*—June, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$1,739
Assets in Canada	12,754	Premiums—Canada (net)	2,494
Liabilities in Canada	1,117	Claims—Ontario (net)	1,048
		Claims—Canada (net)	1,502

FIDELITY AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HOUSTON, TEXAS

Manager or Chief Executive Officer in Canada.—I. E. Sams, Hamilton, Ont.

Chief or General Agent in Ontario.—I. E. Sams, Imperial Bldg., Hamilton, Ont.

Date of Incorporation.—1927. *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$10,272
Assets in Canada	69,744	Premiums—Canada (net)	39,538
Liabilities in Canada	37,639	Claims—Ontario (net)	12,294
		Claims—Canada (net)	45,426

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—

Date of Incorporation.—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$493
Assets in Canada	266,781	Premiums—Canada (net)	877
Liabilities in Canada	13,258	Claims—Ontario (net)	283
		Claims—Canada (net)	4,907

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*See note on page 1.

FIDELITY INSURANCE COMPANY OF CANADA*

Head Office, Toronto, Ont.

Officers.—President and Manager, Col. A. E. Kirkpatrick, Toronto; Vice-President, Sidney W. Band, Toronto; Secretary, Wm. R. Kirkpatrick, Toronto.

Directors.—W. Geo. Hynson, Baltimore, Md.; Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; E. G. Hanson, Montreal; W. W. Symington, Baltimore, Md.; J. Allan Ross, Toronto; Alfred C. Bethune, Ottawa; Alfred Savarde, K.C., Quebec, Que.; C. Porter Houston, Baltimore, Md.; Mark Bredin, Toronto; L. B. Campbell; Cecil Bethune, Ottawa, Ont.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—February 9, 1922.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$193,688
Total assets	504,515	Premiums—Canada (net)	291,878
Total liabilities	217,204	Claims—Ontario (net)	119,082
Surplus protection of policyholders	287,311	Claims—Total business (net)	190 548

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

Head Office, New York

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—G. S. Pearcy, Jr., 36 Toronto St., Toronto.

Date of Incorporation.—January 25, 1910. *Date commenced business in Canada.*—April 11, 1910.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$13,858,068	Premiums—Ontario (net)	$143,935
Assets in Canada	827,210	Premiums—Canada (net)	482,999
Liabilities in Canada	389,136	Claims—Ontario (net)	93,049
		Claims—Canada (net)	346,883

FIRE ASSOCIATION OF PHILADELPHIA*

Head Office, Philadelphia, Pa.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Theodore Meunier, Montreal.

Chief or General Agent in Ontario.—Smith & Walsh, Ltd., 27 Wellington St. E., Toronto.

Date of Incorporation.—1820. *Date commenced business in Canada.*—March 10, 1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$5,500,000	Premiums—Ontario (net)	$127,804
Assets in Canada	587,772	Premiums—Canada (net)	408,785
Liabilities in Canada	327,225	Claims—Ontario (net)	56,987
		Claims—Canada (net)	302,853

THE FIRE INSURANCE COMPANY OF CANADA*

Head Office, Montreal, P.Q.

Officers.—President, Hon. Senator R. Dandurand, K.C., P.C., Montreal; Vice-President and Manager, J. A. Blondeau. Montreal; Secretary, H. Clement.

Directors.—Hon. Senator C. P. Beaubien, Montreal; J. M. Fortier, Montreal; C. M. Hart, Montreal; N. Lavoie, Quebec; Hon. P. Lemeiux, K.C., P.C., Montreal; Donat Raymond, Montreal; Hon. Senator R. Dandurand, K.C., P.C., Montreal; J. A. Blondeau, Montreal; Ernest R. Decary; H. H. Bradburn, Winnipeg, Man.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 18, 1916. *Date commenced business in Canada.*—October 28, 1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$425,000	Premiums—Ontario (net)	$121,119
Total assets	1,343,788	Premiums—Total business (net)	318,040
Total liabilities	573,581	Claims—Ontario (net)	84,812
Surplus protection of policyholders	770,208	Claims—Total business (net)	185,139

FIREMAN'S FUND INSURANCE COMPANY*

Head Office, San Francisco, Cal.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, 22 Toronto St., Toronto.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—May 6, 1863. *Date commenced business in Canada.*—November 30, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$81,537
Assets in Canada	335,740	Premiums—Canada (net)	246,530
Liabilities in Canada	158,804	Claims—Ontario (net)	60,022
		Claims—Canada (net)	204,617

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*See note on page 1.

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Massie, Toronto.
Chief or General Agent in Ontario.—R. F. Massie, 465 Bay St., Toronto.
Date of Incorporation.—December 3, 1855. *Date commenced business in Canada.*—May 22, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$18,777,000	Premiums—Ontario (net)	$46,525
Assets in Canada	443,398	Premiums—Canada (net)	213,611
Liabilities in Canada	187,538	Claims—Ontario (net)	38,162
		Claims—Canada (net)	95,090

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 465 St. John St., Montreal, Que.
Chief or General Agent in Ontario.—Gilbert Sanderson Pearcy, 36 Toronto St., Toronto.
Date of Incorporation.—July 25, 1925. *Date commenced business in Canada.*—April 12, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$22,547
Assets in Canada	246,859	Premiums—Canada (net)	118,297
Liabilities in Canada	77,783	Claims—Ontario (net)	12,322
		Claims—Canada (net)	90,739

FIRST NATIONAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Derifield, Vancouver, B.C.
Chief or General Agent in Ontario.—F. W. Plaxton. 159 Bay St., Toronto, Ont.
Date of Incorporation.— *Date commenced business in Canada.*—April 12, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$42,501
Assets in Canada	170,856	Premiums—Canada (net)	126,904
Liabilities in Canada	75,243	Claims—Ontario (net)	14,963
		Claims—Canada (net)	23,349

FONCIERE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(La Fonciere Compagnie d'Assurances Mobiliers et Immobiliers a Primes Fixes)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.
Chief or General Agent in Ontario.—H. Begg, 82-8 King St. East, Toronto.
Date of Organization.—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

		PEEMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$29,538
Assets in Canada	224,630	Premiums—Canada (net)	182,674
Liabilities in Canada	137,404	Claims—Ontario (net)	31,222
		Claims—Canada (net)	96,780

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of Incorporation.—1829. *Date commenced business in Canada.*—February 27, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	†Premiums—Ontario (net)	nil
Assets in Canada	367,831	†Premiums—Canada (net)	nil
†Liabilities in Canada	nil	†Claims—Ontario (net)	nil
		†Claims—Canada (net)	nil

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*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. F. J. Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, Thos. H. Hall, Toronto; Manager, W. A. Barrington, Toronto.

Directors.—F. Norrie-Miller, J.P., Perth, Scotland; J. A. Macintosh, K.C., Toronto; F. Richardson, Philadelphia, Pa.; J. A. Northway, Toronto; J. F. Michie, Toronto; R. S. Waldie, Toronto; Thos. H. Hall, Toronto.

Date of Incorporation.—July 13, 1906. *Date commenced business in Canada.*—September 4, 1906.

Capital stock paid in cash........	$135,000
Total assets....................	2,272,581
Total liabilities................	1,047,675
Surplus protection of policyholders	1,224,906

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	696,550
Premiums—Total business (net)..	1,412,852
Claims—Ontario (net)..........	258,111
Claims—Total business (net)....	654,576

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.

Chief or General Agent in Ontario.—Thomas H. Hall, 357 Bay St., Toronto.

Date of Incorporation.—February 23, 1891. *Date commenced business in Canada.*—July 14, 1908.

Capital stock paid in cash........	$3,320,000
Assets in Canada................	1,018,011
Liabilities in Canada............	328,106

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	$233,976
Premiums—Canada (net)........	616,062
Claims—Ontario (net)..........	69,434
Claims—Canada (net)..........	377,782

GENERAL CASUALTY COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Arnold B. Derifield, Vancouver, B.C.

Chief or General Agent in Ontario.—F. W. Plaxton, 159 Bay St., Toronto.

Date of Incorporation.—1925. *Date commenced business in Canada.*—October 24, 1930.

Capital stock paid in cash........	$500,000
Assets in Canada................	216,190
Liabilities in Canada............	24,573

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	$38
Premiums—Canada (net)........	37,794
Claims—Ontario (net)..........	nil
Claims—Canada (net)..........	23,300

THE GENERAL CASUALTY INSURANCE COMPANY OF PARIS*

(*Compagnie d'Assurances Generales Accidents, Vol. Martines, Risques, Divers Reassurances*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank S. Johnson, Montreal.

Chief or General Agent in Ontario.—R. J. Blanchet, 45 Richmond St. W., Toronto.

Date of Incorporation.—1912. *Date commenced business in Canada.*—June 20, 1926.

Capital stock paid in cash..Francs	24,000,000
Assets in Canada................	$395,636
Liabilities in Canada............	53,799

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	$36,681
Premiums—Canada (net)........	169,850
Claims—Ontario (net)..........	10,001
Claims—Canada (net)..........	81,816

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Taylor, General Motors Bldg., Oshawa.

Chief or General Agent in Ontario.—W. Taylor, General Motors Bldg., Oshawa.

Date of Incorporation.—July 6, 1925. *Date commenced business in Canada.*—December 17, 1925.

Capital stock paid in cash........	$1,000,000
Assets in Canada................	478,039
Liabilities in Canada............	242,907

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	$152,793
Premiums—Canada°(net)........	448,181
Claims—Ontario (net)..........	95,907
Claims—Canada (net)..........	349,997

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*See note on page 1.

THE GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*Compagnie d'Assurances Generales L'Incendie*)

Head Office, Paris, France

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Samoisette, Montreal.
Chief or General Agent in Ontario.—William Johnston, 43 Adelaide St. East, Toronto.
Date of Incorporation.—1819. *Date commenced business in Canada.*—July 20, 1912.

Capital stock paid in cash.. Francs	20,000,000
Assets in Canada	193,308
Liabilities in Canada	106,811

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$28,687
Premiums—Canada (net)	133,595
Claims—Ontario (net)	11,745
Claims—Canada (net)	60,151

GENERAL INDEMNITY CORPORATION OF AMERICA*

Head Office, Rochester, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. G. LeClerc, Montreal.
Chief or General Agent in Ontario.—G. V. Purves, 98 Wellington St. West, Toronto.
Date of Incorporation.—1914. *Date commenced business in Canada.*—1924.

Capital stock paid in cash	$1,000,000
Assets in Canada	22,017
Liabilities in Canada	1,475

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$1,026
Premiums—Canada (net)	1,591
Claims—Ontario (net)	......
Claims—Canada (net)	......

GENERAL INSURANCE COMPANY OF AMERICA*

Head Office, Seattle, State of Washington

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Derifield, Vancouver, B.C.
Chief or General Agent in Ontario.—F. W. Plaxton, 159 Bay St., Toronto.
Date of Incorporation.—February 28, 1923. *Date commenced business in Canada.*—December, 1926.

Capital stock paid in cash	$1,000,000
Assets in Canada	317,748
Liabilities in Canada	104,112

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$6,961
Premiums—Canada (net)	148,125
Claims—Ontario (net)	6,076
Claims—Canada (net)	90,080

GENERAL REINSURANCE CORPORATION*

Head Office, New York, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal, Que.
Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto, Ont.
Date of Incorporation.—1921. *Commenced business in Canada.*—1929.

Capital stock paid in cash	$1,500,000
Assets in Canada	151,384
Liabilities in Canada	76

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$1,001
Premiums—Canada (net)	1,802
Claims—Ontario (net)	627
Claims—Canada (net)	4,388

THE GERMANIC FIRE INSURANCE COMPANY OF NEW YORK*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, Montreal, Que.
Chief or General Agent in Ontario.—A. H. Siebert, 93 King St. W., Toronto, Ont.
Date of Incorporation.—1930. *Date commenced business in Canada.*—April, 1930.

Capital stock paid in cash	$2,600,000
Assets in Canada	120,656
Liabilities in Canada	14,042

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$4,930
Premiums—Canada (net)	23,393
Claims—Ontario (net)	2,683
Claims—Canada (net)	4,613

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*See note on page 1.

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robt. F. Massie, Toronto.

Chief or General Agent in Ontario.—Robt. F. Massie, 465 Bay St., Toronto.

Date of Incorporation.—1853. *Date commenced business in Canada.*—April 30, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$16,303
Assets in Canada	121,642	Premiums—Canada (net)	40,522
Liabilities in Canada	31,609	Claims—Ontario (net)	22,577
		Claims—Canada (net)	27,299

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.

Chief or General Agent in Ontario.—Geo. B. Kenney, 36 Toronto St., Toronto.

Date of Organization.—1850. *Date commenced business in Canada.*—November 28, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$67,046
Assets in Canada	531,772	Premiums—Canada (net)	319,149
Liabilities in Canada	146,868	Claims—Ontario (net)	38,126
		Claims—Canada (net)	255,605

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, F. C. Browning, Montreal; Vice-President and Fire Manager, Lewis Laing, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—Sir Frederick Williams-Taylor, Montreal; W. Molson McPherson, Quebec; J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; R. McConnell, Liverpool, Eng.; Hon. L. A. Taschereau, Quebec, Que.; Lt.-Col. H. Molson, LL.D., B.A.Sc., C.M.G., Montreal; F. C. Browning, Montreal; Lewis Laing, Montreal; P. M. May, Montreal.

Chief or General Agent in Ontario.—P. M. May, Metropolitan Bldg., Toronto.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—August 27, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$451,901
Total assets	1,422,832	Premiums—Total business (net)	948,934
Total liabilities	743,392	Claims—Ontario (net)	200,997
Surplus protection of policy holders	679,440	Claims—Total business (net)	449,282

GLOBE & RUTGERS FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. W. Binnie, Montreal.

Chief or General Agent in Ontario.—W. H. Sherman, Excelsior Life Bldg., Toronto.

Date of Organization.—December 20, 1898. *Date commenced business in Canada.*—March 6, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,000,000	Premiums—Ontario (net)	$420,448
Assets in Canada	1,386,314	Premiums—Canada (net)	1,099,479
Liabilities in Canada	670,663	Claims—Ontario (net)	175,668
		Claims—Canada (net)	625,288

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. deGrandpré, 276 St. James St. W., Montreal, Que.

Chief or General Agent in Ontario.—Gavin Browne, Jr., 53 Yonge St., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$8,779
Assets in Canada	119,114	Premiums—Canada (net)	30,740
Liabilities in Canada	26,787	Claims—Ontario (net)	1,991
		Claims—Canada (net)	14,594

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*See note on page 1.

GREAT AMERICAN INSURANCE COMPANY*

Head Office, New York

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—William Robins, Toronto.

Chief or General Agent in Ontario.—William Robins, Dominion Bank Bldg., Toronto.

Date of Incorporation.—March 6, 1871. *Date commenced business in Canada.*—December 7, 1904.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$16,300,000	Premiums—Ontario (net)	$94,170
Assets in Canada	808,548	Premiums—Canada (net)	494,332
Liabilities in Canada	330,917	Claims—Ontario (net)	67,546
		Claims—Canada (net)	386,455

THE GREAT WEST LIFE ASSURANCE COMPANY*

Head Office, Winnipeg, Man.

Officers.—President, Geo. W. Allan, Winnipeg; Vice-Presidents, Sir D. H. McMillan, Winnipeg; R. T. Riley, Winnipeg; General Manager, C. C. Ferguson, Winnipeg.

Directors.—G. W. Allan, K.C., Winnipeg; M. F. Christie, Winnipeg; Hon. T. A. Crerar, F. L. Patton, Winnipeg; W. P. Riley, Winnipeg; Hugh F. Osler, Winnipeg; J. A. Richardson, Winnipeg; W. H. McWilliams, Winnipeg; Sir D. H. McMillan, Winnipeg; R. T. Riley, Winnipeg; N. J. Breen, Winnipeg; F. E. Halls, Winnipeg.

Chief or General Agent in Ontario.—Milton Taylor, 36 Toronto St., Toronto.

Date of Incorporation.—August 28, 1891. *Date commenced business in Canada.*—August 18, 1892.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$4,408,698
Total assets	129,147,632	Premiums—Total business (net)	19,559,928
Ontario business in force (gross)	130,105,335	Death Claims—Ontario (net)	764,386
Total business in force (gross)	614,405,449	Death Claims—Total business (net)	3,539,804

THE GUARANTEE COMPANY OF NORTH AMERICA*

Head Office, Montreal, Que.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Sir Charles Gordon, G.B.E., Montreal.

Directors.—Hon. E. C. Smith, St. Albans, Vt.; Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, Winnipeg; Henry E. Rawlings, Montreal; Sir Charles Gordon, Montreal; Hon. Thos. Ahearn, P.C., Montreal; W. S. Chadwick.

Chief or General Agent in Ontario.—W. A. Medland, Mail Bldg., Toronto.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$304,600	Premiums—Ontario (net)	$44,592
Total assets	4,277,665	Premiums—Total business (net)	418,319
Total liabilities	1,128,700	Claims—Total Ontario (net)	2,855
Surplus, protection of policyholders	3,148,965	Claims—Total business (net)	187,649

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

Head Office, London, England

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Bertram E. Hards, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Organization.—December 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£1,024,578	Premiums—Ontario (net)	$366,679
Assets in Canada	$2,447,275	Premiums—Canada (net)	1,227,820
Liabilities in Canada	1,008,089	Claims—Ontario (net)	173,993
		Claims—Canada (net)	806,487

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*See note on page 1.

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Herbert, Montreal.

Directors.—Hon. Evelyn Hubbard, London, England; Geo. W. Reynolds, London, England; A. G. Sweet, London, England; B. E. Hards, Montreal; W. H. Clark Kennedy, V.C., D.S.O.; D. Forbes Angus, Montreal; Zepherin Herbert, Montreal; Geo. Henderson, Montreal; Lionel C. P. Walsh, Montreal.

Chief or General Agent in Ontario.—H. N. Dewitt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—November 17, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$375,000	Premiums—Ontario (net)	$101,580
Total assets	1,712,589	Premiums—Total business (net)	726,598
Total liabilities	993,214	Claims—Ontario (net)	87,827
Surplus protection of policyholders	719,375	Claims—Total business (net)	411,341

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Mitchell & Ryerson, 90 Adelaide St. East, Toronto.

Date of Organization.—January, 1920. *Date commenced business in Canada.*—October 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$607,505	Premiums—Ontario (net)	$136,215
Total assets	508,729	Premiums—Canada (net)	462,319
Total liabilities	311,579	Claims—Ontario (net)	100,102
		Claims—Canada (net)	286,295

HALIFAX FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Jno. B. Douglas, Halifax, N.S.; Vice-President, Hon. F. B. McCurdy, P.C., Halifax, N.S.; General Manager and Secretary-Treasurer, A. G. Cross, Halifax, N.S.

Directors.—Hon. F. B. McCurdy, Halifax, N.S.; Hon. F. P. Bligh, Halifax, N.S.; E. V. Hogan, M.D., Halifax, N.S.; A. G. Cross, Halifax, N.S.; H. McInnes, K.C., Halifax, N.S.; H. R. Silver, Halifax, N.S.; Jno. B. Douglas, Halifax, N.S.; T. W. Murphy, Halifax, N.S.; J. G. MacDougall, M.D.

Chief or General Agent in Ontario.—D. N. Bonnyman, 88 King St. E., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—February 7, 1819.†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums (net)	$137,715
Total assets	6,125,048	Premiums—Total business (net)	1,345,165
Total liabilities	1,677,777	Claims—Ontario (net)	90,247
Surplus protection of policyholders	4,447,271	Claims—Total business (net)	678,979

HAND IN HAND INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—June 3, 1873. *Reincorporated.*—July 5, 1921. *Commenced business in the Province.*—July 1, 1873.

Officers (as at date of filing).—President, Alfred Wright; Vice-President, Joseph Walmsley; Secretary, C. H. C. Fortner; Manager, Joseph Walmsley.

Directors (as at date of filing).—Alfred Wright, Joseph Walmsley, W. R. Houghton, C .M. Horswell.

Auditors.—H. T. Jamieson & Co., C.A.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $500,000. Number of shares, 5,000. Par value, $100.	$100,000 00	$100,000 00
Capital stock at end of year	$100,000 00	$100,000 00

Premium on Capital Stock

Total amount paid to December 31st, 1930	Nil.

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*See note on page 1.

Assets

Mortgage loans on real estate, first mortgages		$18,750 00
Book value of bonds, debentures and debenture stocks owned		427,960 87
Book value of stocks owned		568 90
Cash on hand and in banks:		
On hand at head office	$3,016 12	
In chartered banks of Canada in Canada	21,291 28	
In all banks and depositories	8,522 52	
		32,829 92
Interested accrued	$5,711 04	
Dividends due	12 00	
		5,723 04
Agents' balances and premiums uncollected, written on or after October 1, 1930		9,178 13
Balances due by reinsurance companies		875 15
Net Admitted Assets of the Company		$495,886 01

Liabilities

Total provisions for unpaid claims		$657 50
Total net reserve		63,756 80
Expenses due and accrued		400 00
Taxes due and accrued		3,586 00
Reinsurance premiums		424 28
Returned premiums		7 71
Bills payable, London & Lancashire Insurance Co., Ltd.		213,091 80
Total of all liabilities except capital stock		$281,924 09
Capital stock paid in cash	$100,000 00	
Surplus in Profit and Loss Account	113,961 92	
		213,961 92
Total Liabilities		$495,886 01

Profit and Loss Account

Net premiums written		$95,314 40
Reserve of unearned premiums:		
At beginning of year		$67,470 72
At end of year		63,756 80
Decrease		$3,713 92
Net premiums earned		99,028 32
Net losses and claims incurred		$27,288 61
Net adjustment expenses		1,209 39
Commissions		17,930 87
Taxes		3,765 99
Salaries, fees and travelling expenses		12,505 59
All other expenses		5,889 93
Underwriting profit		$30,437 94
Other revenue:		
Interest earned	$15,268 05	
Dividends earned	48 00	
Profit on investments	289 43	
		$15,605 48
Net Profit for the Year		$46,043 42

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year		$194,067 27
Net profit brought down		46,043 42
		$240,110 69
Increase in disallowed assets	$6,148 77	
Dividends declared	20,000 00	
		26,148 77
Surplus of asets over liabilities (except capital stock) at end of year		$213,961 92

Summary of Risks—Fire

(All in the Province)

Gross in force, December 31, 1929	$13,573,633 00
Taken in 1930, including renewed	10,346,035 00
Total	$23,919,668 00
Ceased in 1930	11,797,871 00
Gross in force, December 31, 1930	$12,121,797 00
Reinsurance in force, December 31, 1930	406,000 00
Net in force, December 31, 1930	$11,715,797 00

Exhibit of Premiums

(All in the Province)

	Fire	Automobile	Plate Glass
Gross in force, December 31, 1929	$120,949 49	$9,195 39	$5,052 22
Taken in 1930, including renewed	95,302 83	11,581 22	3,293 88
Total	$216,252 32	$20,776 61	$8,346 10
Ceased in 1930	101,932 92	9,934 70	3,248 48
Gross in force, December 31, 1930	$114,319 40	$10,841 91	$5,097 62
Reinsurance in force, December 31, 1930	2,029 60	671 18	....
Net in Force, December 31, 1930	$112,289 80	$10,170 73	$5,097 62

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Province of Ontario, 6%, 1935	$20,000 00	$18,650 00
Province of Saskatchewan, 5%, 1939	20,000 00	19,146 00
Hydro-Electric Power Commission, 4%, 1957	10,000 00	10,000 00
City of Toronto, 5½%, 1948-49-50	10,000 00	9,625 00
City of Niagara Falls, 5%, 1931-33	2,470 87	2,280 70
Town of Gananoque, 4%, 1935	6,000 00	5,700 00
Town of Morrisburg, 4½%, 1939-40	4,000 00	4,050 00
Town of Gananoque, 4%, 1933	7,000 00	5,700 00
Town of Bridgeburg, 5%, 1935-42	11,776 57	10,632 34
Town of Southampton, 5%, 1931-35	1,283 93	1,104 14
Town of Kenora, 5½%, 1937	2,000 00	2,143 76
Town of Elmira, 6%, 1937-38	1,990 60	1,990 60
Dominion of Canada Victory Loan, 5½%, 1937	100,000 00	100,408 32
Dominion of Canada Victory Loan, 5½%, 1934	15,000 00	15,000 00
Province of Saskatchewan, 5%, 1939	9,000 00	8,615 70
Province of Ontario, 6%, 1935	20,000 00	18,650 00
Province of Ontario, 6%, 1941	15,000 00	14,700 00
Province of Ontario, 6%, 1943	50,000 00	49,150 00
Province of British Columbia, 5%, 1949	15,000 00	15,112 50
Canadian National Railways, 6%, 1936	25,000 00	26,028 00
Hydro-Electric Power Commission, 4%, 1957	15,000 00	12,018 00
City of Oshawa, 5%, 1931-32-33	2,816 79	2,667 16
City of Regina (£800. 0 0), 4½%, 1952	3,893 33	3,157 10
City of Hamilton, 6%, 1934	11,000 00	10,472 40
City of Toronto, 5½%, 1950	5,000 00	5,000 00
City of Edmonton, 5½%, 1945	20,000 00	20,181 00
City of Kingston, 5%, 1943	10,000 00	9,953 00
Town of Kenora, 5½%, 1937	2,000 00	2,143 76
Town of Goderich, 5%, 1931-41	3,242 07	2,955 85
Town of Elmira, 6%, 1935-36	1,771 63	1,771 63
Town of Milton, 5%, 1931	917 05	879 36
Town of Dundas, 5%, 1932	1,146 32	1,085 30
Town of Walkerville, 4½%, 1937-42	2,784 27	2,414 75
St. Paul's Roman Catholic Schools, 5½%, 1931-56	5,080 79	4,871 50
Gatineau Power Company, 5½%, 1956	10,000 00	9,703 00
	$440,174 22	$427,960 87

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Insurance Exchange Bldg., Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. M. Stewart, Insurance Exchange Bldg., Montreal.
Chief or General Agent in Ontario.—Smith & Walsh, Ltd., 27 Wellington St. East, Toronto.
Date of Incorporation.—1852. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$51,630
Assets in Canada	130,343	Premiums—Canada (net)	102,846
Liabilities in Canada	60,749	Claims—Ontario (net)	20,910
		Claims—Canada (net)	50,436

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.
Date of Incorporation.—1913. *Date commenced business in Canada.*—August 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$96,143
Assets in Canada	357,860	Premiums—Canada (net)	190,467
Liabilities in Canada	134,425	Claims—Ontario (net)	42,534
		Claims—Canada (net)	103,536

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*See note on page 1.

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.
Date of Incorporation.—May, 1810. *Date commenced business in Canada.*—November, 1836.

Capital stock paid in cash	$12,000,000
Assets in Canada	2,614,283
Liabilities in Canada	856,371

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$442,443
Premiums—Canada (net)	1,392,908
Claims—Ontario (net)	177,907
Claims—Canada (net)	730,079

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.
Date of Incorporation.—1916. *Date commenced business in Canada.*—July 29, 1920.

Capital stock paid in cash	$500,000
Assets in Canada	74,241
Liabilities in Canada	18,251

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$20,774
Premiums—Canada (net)	24,114
Claims—Ontario (net)	29,147
Claims—Canada (net)	25,647

THE HARTFORD STEAM BOILER INSPECTION & INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. N. Roberts, Toronto.
Chief or General Agent in Ontario.—H. N. Roberts, Federal Bldg., Toronto.
Date of Incorporation.—1866. *Date commenced business in Canada.*—July 12, 1907.

Capital stock paid in cash	$3,000,000
Assets in Canada	53,917
Liabilities in Canada	nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$5,786
Premiums—Canada (net)	15,713
Claims—Ontario (net)	nil
Claims—Canada (net)	nil

THE HOME INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Room 919, 276 St. James St., Montreal, Que.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto, Ont.
Date of Incorporation.—1930. *Date commenced business in Canada.*—August 9, 1930.

Capital stock paid in cash	$1,000,000
Assets in Canada	420,000
Liabilities in Canada	nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	nil
Premiums—Canada (net)	nil
Claims—Ontario (net)	nil
Claims—Canada (net)	nil

HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of Incorporation.—1853. *Date commenced business in Canada.*—January 1, 1902.

Capital stock paid in cash	$24,000,000
Assets in Canada	3,724,924
Liabilities in Canada	1,695,390

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$687,856
Premiums—Canada (net)	3,064,221
Claims—Ontario (net)	298,151
Claims—Canada (net)	1,874,034

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*See note on page 1.

HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 276 St. James St. West, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	†Premiums—Ontario (net)	nil
Assets in Canada	194,710	†Premiums—Canada (net)	nil
†Liabilities in Canada	nil	Claims—Ontario (net)	nil
		Claims—Canada (net)	nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, J. H. Labelle, Montreal; Vice-President, P. J. Quinn, Toronto.

Directors.—P. R. Gault, Montreal, Que.; A. St. Cyr, Montreal; G. B. Fraser, Montreal; P. J. Quinn, Toronto; R. A. Mannings, Montreal; A. Houdon, Montreal; Chas. Duquette; J. W. Labelle, Montreal; Robert McConnell, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—December 6, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$229,150	Premiums—Ontario (net)	$64,826
Total assets	725,310	Premiums—Total business (net)	184,829
Total liabilities	217,212	Claims—Ontario (net)	31,545
Surplus protection of policyholders	508,098	Claims—Total business (net)	96,201

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Organization.—1899. *Date commenced business in Canada.*—December 12, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$26,511
Assets in Canada	214,658	Premiums—Canada (net)	108,293
Liabilities in Canada	108,251	Claims—Ontario (net)	13,082
		Claims—Canada (net)	50,950

IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Wilfrid M. Cox, Toronto; Vice-Presidents, H. C. Cox, Geo. A. Morrow, C. S. Wainwright, Toronto; Secretary, W. H. Martin.

Directors.—Wilfrid M. Cox, H. C. Cox, Geo. A. Morrow, C. S. Wainwright, E. R. Wood, E. Willans, all of Toronto; and H. J. Wyatt, J. Lester Parsons and D. G. Wakeman, of New York.

Chief or General Agent in Ontario.—W. M. Cox, 22 Wellington St. E., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—July 1, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$215,184
Total assets	581,866	Premiums—Total business (net)	516,909
Total liabilities	352,245	Claims—Ontario (net)	82,067
Surplus protection of policyholders	229,621	Claims—Total business (net)	223,412

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, R. L. Stailing, Toronto; .

Directors.—Geo. S. Lyon, Toronto; Thos. A. Brydall, Toronto; Chas. J. Harvey, Toronto; H. W. Muskett, Toronto; A. H. Butler, Toronto; R. L. Stailing, Toronto; Wm. W. Otter-Barry; D. M. Dewar, V. E. Chute.

Date of Incorporation.—1907. *Date commenced business in Canada.*—August 18, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$175,000	Premiums—Ontario (net)	$81,979
Total assets	789,287	Premiums—Total business (net)	210,866
Total liabilities	246,535	Claims—Ontario (net)	33,199
Surplus protection of policyholders	542,752	Claims—Total business (net)	103,197

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*See note on page 1

†All business in Canada fully reinsured with the Home Insurance Company.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto, and E. T. Malone, K.C., Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.

Directors.—Sir John Aird, Toronto; P. Burns, Toronto; D. B. Hanna, Toronto; J. F. Weston, Toronto; E. T. Malone, K.C., Toronto; S. J. Moore, Toronto; Sir Herbert S. Holt, Montreal; W. G. Morrow, Toronto; James Ryrie, Toronto; H. H. Williams, Toronto; G. A. Morrow, Toronto; Hon. Donat Raymond, F. P. Wood, J. W. Mitchell.

Date of Incorporation.—April 23, 1896. *Date commenced business in Canada.*—October 1, 1897.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$3,437,993
Total assets	62,979,827	Premiums—Total business (net)	10,720,465
Ontario business in force (gross)	107,082,578	Death Claims—Ontario (net)	675,567
Total business in force (gross)	300,932,203	Death Claims—Total business (net)	2,069,510

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 100 Adelaide St. West, Toronto.

Date of Incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$37,883
Assets in Canada	406,159	Premiums—Canada (net)	129,249
Liabilities in Canada	110,324	Claims—Ontario (net)	55,166
		Claims—Canada (net)	151,610

INDEPENDENCE FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, Montreal, Que.

Chief or General Agent in the Province.—John B. Hall, 312 Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—1910. *Date commenced business in Canada.*—November 1, 1929.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$16,039
Assets in Canada	133,693	Premiums—Canada (net)	55,542
Liabilities in Canada	24,254	Claims—Ontario (net)	21,244
		Claims—Canada (net)	29,222

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.

Chief or General Agent in Ontario.—J. E. Proctor, 100 Adelaide St. W. Toronto.

Date of Incorporation.—April 14, 1794. *Date commenced business in Canada.*—November 7, 1889.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$12,000,000	Premiums—Ontario (net)	$267,640
Assets in Canada	1,312,807	Premiums—Canada (net)	893,850
Liabilities in Canada	532,603	Claims—Ontario (net)	229,639
		Claims—Canada (net)	709,267

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. W. Binnie, Montreal.

Chief or General Agent in Ontario.—W. H. Sherman, 908a Excelsior Life Bldg., Toronto.

Date of Incorporation.—April 18, 1794. *Date commenced business in Canada.*—March 22, 1912

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$48,614
Assets in Canada	241,993	Premiums—Canada (net)	144,018
Liabilities in Canada	113,208	Claims—Ontario (net)	43,614
		Claims—Canada (net)	129,463

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*See note on page 1.

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Neil Sinclair, Toronto.

Chief or General Agent in Ontario.—Neil Sinclair, 36 King St. East, Toronto.

Date of Incorporation.—December 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

Capital stock paid in cash	$300,000
Assets in Canada	5,200
Liabilities in Canada	2,498

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,933
Premiums—Canada (net)	5,956
Claims—Ontario (net)	480
Claims—Canada (net)	1,145

THE LASALLE FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW ORLEANS, U.S.A.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Walsh, Montreal.

Chief or General Agent in Ontario.—J. E. Whitmyer, Sterling Tower, Toronto.

Date of Incorporation.—1921. *Date commenced business in Canada.*—December 5, 1929.

Capital stock paid in cash	$500,000
Assets in Canada	116,957
Liabilities in Canada	5,077

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$3,394
Premiums—Canada (net)	7,038
Claims—Ontario (net)	7
Claims—Canada (net)	295

LAURENTIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Peter Bercovitch, Montreal; Vice-President, Jos. S. Leo, Montreal; Manager, A. J. Hart, Montreal.

Directors.—M. J. Finkelstein, Winnipeg; S. Hart, Montreal; J. Horwitz, Montreal; S. W. Jacobs, Montreal; A. Levin, Montreal; Jos. Levinson, Montreal; Capt. W. Sebag-Montefiore, Montreal; Hy. Weinfield, Montreal; J. L. Sabbath, Montreal; M. Margelick, Montreal; A. J. Hart, Montreal; E. H. Hart, Montreal.

Chief or General Agent in Ontario.—J. E. Hodgins, 88 King St. East, Toronto.

Date of Incorporation.—1924. *Date commenced business in Canada.*—March 5, 1925.

Capital stock paid in cash	$274,514
Total assets	257,592
Total liabilities	190,687
Surplus protection of policyholders	66,905

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$44,519
Premiums—Total business (net)	69,307
Claims—Ontario (net)	40,855
Claims—Total business (net)	66,356

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Incorporation.—1806. *Date commenced business in Canada.*—April, 1899.

Capital stock paid in cash	£165,000
Assets in Canada	$1,165,157
Liabilities in Canada	467,241

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$176,619
Premiums—Canada (net)	535,671
Claims—Ontario (net)	95,277
Claims—Canada (net)	308,239

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—H. A. Robertson, Vancouver, B.C.

Chief or General Agent in Ontario.—A. S. Hill, 416 Royal Bank Bldg., Montreal, Que.

Date of Incorporation.—1838. *Date commenced business in Canada.*—July 17, 1929.

Capital stock paid in cash	$200,000
Assets in Canada	204,782
Liabilities in Canada	49,885

PREMIUMS WRITTEN—LOSSES INCURRED	
Premiums—Ontario (net)	$9,267
Premiums—Canada (net)	80,396
Claims—Ontario (net)	4,920
Claims—Canada (net)	19,623

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*See note on page 1.

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.
Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.
Date of Incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

Capital stock paid in cash	£531,050
Life:	
Assets in Canada (included in other than Life).	
Ontario business in force (gross)	$39,155
Canadian business in force (gross)	168,967
Other than Life:	
Assets in Canada	†$2,841,536
Liabilities in Canada	† 1,235,342

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$1,124
Premiums—Canada (net)	4,462
Death Claims—Ontario (net)	4,000
Death Claims—Canada (net)	4,000
Other than Life:	
Premiums—Ontario (net)	$485,598
Premiums—Canada (net)	1,443,513
Claims—Ontario (net)	221,326
Claims—Canada (net)	825,698

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Lewis Laing, Montreal; Vice-President and Secretary, R. Forster Smith, Montreal.

Directors.—J. Theo LeClerc, Montreal; W. Molson McPherson, Montreal; Lieut.-Col. Herbert Molson, Montreal; F. E. Meredith, K.C., Montreal; Sir Frederick Williams-Taylor, Montreal; F. C. Browning, Montreal; R. McConnell, London, England; Lewis Laing, Montreal; Hon. L. A. Taschereau, Quebec; R. Forster Smith, Toronto.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—August 1, 1912.

Capital stock paid in cash	$175,000
Total assets	1,419,612
Total liabilities	337,054
Surplus protection of policyholders	1,082,558

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$103,457
Premiums—Total business (net)	280,997
Claims—Ontario (net)	44,209
Claims—Total business (net)	160,058

LLOYDS CASUALTY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada—Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto, Ont.
Date of Incorporation.— *Date commenced business in Canada.*—1930.

Capital stock paid in cash	$1,000,000
Assets in Canada	383,519
Liabilities in Canada	188,085

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$123,933
Premiums—Canada (net)	280,017
Claims—Ontario (net)	39,678
Claims—Canada (net)	132,637

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.
Date of Incorporation.—1890. *Date commenced business in Canada.*—November 23, 1923.

Capital stock paid in cash	£12,488
Assets in Canada	$153,096
Liabilities in Canada	76,212

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,559
Premiums—Canada (net)	76,335
Claims—Ontario (net)	5,492
Claims—Canada (net)	34,889

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*See note on page 1.
†Respecting "Life" and "Other than Life" business.

LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. S. Kennedy, Montreal.

Chief or General Agent in Ontario.—Messrs. Armstrong, DeWitt & Crossin, 36 Toronto St., Toronto, Ont.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,249,880	Premiums—Ontario (net)	$186,421
Assets in Canada	920,255	Premiums—Canada (net)	572,281
Liabilities in Canada	467,338	Claims—Ontario (net)	90,946
		Claims—Canada (net)	332,557

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Peter A. McCallum, Toronto; Vice-President, B. W. Ballard, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—Peter A. McCallum, Toronto; B. W. Ballard, Toronto; W. H. Hunter, Toronto; A. C. McMaster, Toronto; A. R. Knight, Toronto; A. G. Cruickshank, Toronto; W. J. Wilcox, Winnipeg; H. A. Fromings, Montreal; W. J. Scrimes, Winnipeg.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$144,252
Total assets	882,654	Premiums—Total business (net)	225,114
Total liabilities	224,170	Claims—Ontario (net)	59,364
Surplus protection of policyholders	658,484	Claims—Total business (net)	110,596

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—George Weir, Toronto.

Chief or General Agent in Ontario.—Geo. Weir, 465 Bay St., Toronto.

Date of Organization.—1867. *Date commenced business in Canada.*—July, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$398,479
Assets in Canada	$1,182,166	Premiums—Canada (net)	882,203
Liabilities in Canada	653,198	Claims—Ontario (net)	194,904
		Claims—Canada (net)	449,457

LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Assistant General Manager, L. C. Evans, Toronto.

Directors.—Alfred Wright, Toronto; J. Walmsley, Toronto; Chas. Hendry, London, Eng.; W. R. Houghton, Toronto; C. M. Horswell, Toronto.

Date of Incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$323,214
Total assets	1,184,491	Premiums—Total business (net)	609,473
Total liabilities	460,942	Claims—Ontario (net)	162,439
Surplus protection of policyholders	723,548	Claims—Total business (net)	300,177

LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. E., Toronto.

Date of Organization.—December 10, 1861. *Date commenced business in Canada.*—April, 1880

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£727,862	Premiums—Ontario (net)	$556,503
Assets in Canada	$1,906,465	Premiums—Canada (net)	1,317,549
Liabilities in Canada	1,055,508	Claims—Ontario (net)	219,061
		Claims—Canada (net)	614,886

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*See note on page 1.

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. G. Richter, London, Ont.; Vice-Presidents, W. M. Spencer, London; J. E. Jeffrey, London; General Manager, Edward E. Reid, A.I.A., London.

Directors.—John G. Richter, F.A.S., London; W. M. Spencer, London; Edward E. Reid, London; J. Edgar Jeffrey, London; Arch. McPherson, London; Alfred M. Smart, London; Thos. W. Baker, London; Wm. Gorman, London; C. L. Jeffery, London, Ont.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash	$200,000
Life:	
Total assets	65,346,491
Ontario business in force (gross)	281,389,313
Total business in force (gross)	446,018,057
Other than Life:	
Total assets	$126,767
Total liabilities	43,763
Surplus protection of policyholders	83,004

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:	
Premiums—Ontario (net)	$8,073,745
Premiums—Total business (net)	13,094,024
Death Claims—Ontario business (net)	1,077,882
Death Claims—Total business (net)	1,739,010
Other than Life:	
Premiums—Ontario (net)	56,974
Premiums—Total business (net)	89,037
Claims—Ontario (net)	40,110
Claims—Total business (net)	57,327

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. L. Monkman, Montreal.

Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.

Date of Incorporation.—1860. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash	£300,000
Assets in Canada	$283,052
Liabilities in Canada	86,380

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$32,157
Premiums—Canada (net)	79,055
Claims—Ontario (net)	27,956
Claims—Canada (net)	51,826

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alex. Bissett, Montreal.

Chief or General Agent in Ontario.—Colborne Agencies, 100 Adelaide St. West, Toronto.

Date of Organization.—1862. *Date commenced business in Canada.*—1863.

Capital stock paid in cash	£120,000
Life:	
Assets in Canada	$10,065,644
Liabilities in Canada	5,950,394
Ontario business in force (gross)	7,270,614
Canadian business in force (gross)	17,905,072
Other than Life:	
Assets in Canada	$337,568
Liabilities in Canada	111,102

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:	
Premiums—Ontario (net)	$205,879
Premiums—Canada (net)	711,955
Death Claims—Ontario (net)	57,760
Death Claims—Canada (net)	225,308
Other than Life:	
Premiums—Ontario (net)	$37,123
Premiums—Canada (net)	194,756
Claims—Ontario (net)	9,753
Claims—Canada (net)	89,692

LOYAL PROTECTIVE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Atkins, Toronto.

Chief or General Agent in Ontario.—Wm. Atkins, Continental Life Bldg., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—February 13, 1913.

Capital stock paid in cash	$200,000
Assets in Canada	177,639
Liabilities in Canada	108,601

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$146,410
Premiums—Canada (net)	268,032
Claims—Ontario (net)	71,488
Claims—Canada (net)	155,363

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*See note on page 1.

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—June 11, 1873. *Date commenced business in Canada.*—November 5, 1926.

Capital stock paid in cash	$1,000,000
Assets in Canada	109,561
Liabilities in Canada	59,530

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$60,979
Premiums—Canada (net)	104,632
Claims—Ontario (net)	53,613
Claims—Canada (net)	79,512

MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. G. Gooderham, Toronto; Vice-Presidents, M. R. Gooderham, J. B. McKechnie, Toronto; Managing Director, J. B. McKechnie, Toronto.

Directors.—E. R. C. Clarkson, Toronto; F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; William Stone, Oakville; W. G. Gooderham, Toronto; C. C. Dalton, Toronto; J. B. McKechnie, Toronto; R. A. Daly.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—August 19, 1887.

Capital stock paid in cash	$1,500,000
Total assets	109,027,467
Ontario business in force (gross)	111,345,562
Total business in force (gross)	529,984,752

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$3,395,499
Premiums—Total business (net)	20,800,377
Death Claims—Ontario (net)	482,051
Death Claims—Total business (net)	3,942,873

MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Bldg. Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Organization.—July 30, 1836. *Date commenced business in Canada.*—December 14, 1896.

Capital stock paid in cash	£1,000,000
Assets in Canada	448,139
Liabilities in Canada	89,866

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$21,089
Premiums—Canada (net)	117,879
Claims—Ontario (net)	30,219
Claims—Canada (net)	72,430

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. J. Lightbourn, Toronto.

Chief or General Agent in Ontario.—F. J. Lightbourn, 54 Adelaide St. East, Toronto.

Date of Incorporation.—March, 1898. *Date commenced business in Canada.*—May 12, 1903.

Capital stock paid in cash	$5,000,000
Assets in Canada	834,756
Liabilities in Canada	496,963

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$132,558
Premiums—Canada (net)	733,898
Claims—Ontario (net)	22,970
Claims—Canada (net)	348,267

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—Willis Faber Company of Ontario, Ltd., 36 Toronto St., Toronto.

Date of Incorporation.—1912. *Date commenced business in Canada.*—September 5, 1925.

Capital stock paid in cash	$1,000,000
Assets in Canada	212,996
Liabilities in Canada	83,430

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$12,240
Premiums—Canada (net)	123,985
Claims—Ontario (net)	32,334
Claims—Canada (net)	97,883

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*See note on page 1.

THE MERCANTILE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, Toronto; W. R. Houghton, Toronto; Alfred Wright, Toronto; Joseph Walmsley, Toronto; Lawrence C. Evans, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$50,000	Premiums—Ontario (net)	$58,391
Total assets	698,460	Premiums—Total business (net)	131,185
Total liabilities	130,102	Claims—Ontario (net)	23,929
Surplus protection of policyholders	568,358	Claims—Total business (net)	51,221

MERCHANTS CASUALTY INSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, E. F. Seagram, Waterloo; Vice-President, J. C. Haight, K.C., Waterloo; General Manager, R. E. Patterson, Waterloo.

Directors.—Thos. W. Seagram, Waterloo; William Henderson, Waterloo; J. A. Martin, Kitchener; E. M. Arnold, Elmira; W. G. Weichel, M.P.P., Waterloo; P. V. Wilson, Waterloo; W. J. Stevenson; R. E. Patterson.

Date of Incorporation.—1924. *Date commenced business in Canada.*—December 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$146,400	Premiums—Ontario (net)	$176,969
Total assets	378,893	Premiums—Total business (net)	351,582
Total liabilities	238,231	Claims—Ontario (net)	74,167
Surplus protection of policyholders	140,662	Claims—Total business (net)	154,448

MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY*

HEAD OFFICE, 465 ST. JOHN ST., MONTREAL

Officers.—President, J. C. H. Dussault, Montreal; Vice-Presidents: L. N. Dupuis, Montreal; C. H. Ackerman, Peterborough, Ont.; Secretary, A. E. Hill, Montreal; General Manager, W. B. Coatts, Toronto; Treasurer, Geo. E. Wiedner, Toronto.

Directors.—C. H. Ackerman, Peterborough; L. N. Dupuis, Montreal; J. C. H. Dussault, Montreal; J. C. St. Pierre, Sherbrooke; W. B. Coatts, Toronto; Geo. Oakley, Toronto.

Date of Incorporation.—1911. *Date commenced business in Canada.*—1913.

		PREMIUMS WRITTEN—LOSSES INCURRED	
Capital stock paid in cash	$193,680	Premiums—Ontario (net)	$111,138
Assets in Canada	462,959	Premiums—Canada (net)	431,000
Liabilities in Canada	255,105	Claims—Ontario (net)	23,187
Surplus protection of policyholders	207,853	Claims—Canada (net)	195,656

MERCHANTS FIRE ASSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—December 26, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$118,806
Assets in Canada	350,070	Premiums—Canada (net)	308,379
Liabilities in Canada	167,651	Claims—Ontario (net)	80,610
		Claims—Canada (net)	158,018

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1898. *Commenced business in the Province.*—January 1, 1898.

Officers (as at date of filing statement).—President, W. R. Houghton; Acting Secretary, Charles M. Horswell; Manager, Charles M. Horswell.

Directors (as at date of filing statement).—A. S. Booth, G. H. Henderson, C. M. Horswell, W. R. Houghton, Alfred Wright.

Auditors.—Albert J. Walker, F.C.A.; Rutherford Williamson, F.C.A.

Statement for the Year Ending 31st December, 1930

Capital Stock

Amount of capital stock authorized, $500,000.
Number of shares, 10,000. Par value, $50.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$300,000 00	$150,000 00
Capital stock at end of year	$300,000 00	$150,000 00

Premium on Capital Stock

Total amount paid to December 31st, 1930 .... Nil.

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*See note on page 1.

Assets

Book value of real estate:		
Office premises		$111,300 00
Held for sale		1,163 52
Mortgage loans on real estate		13,000 00
Book value of bonds, debentures and debenture stocks owned		589,965 35
Cash on hand and in banks:		
On hand at head office	$522 73	
In chartered banks of Canada in Canada	32,467 19	
In all other banks and depositories	21,000 29	
		53,990 21
Interest accrued		6,140 10
Agents' balances and premiums uncollected, written on or after October 1, 1930		19,331 72
Balances due from reinsurance companies		997 11
Net Admitted Assets of the Company		$795,888 01

Liabilities

Total provision for unpaid claims		$6,984 00
Total net reserve, $229,064.39; carried out at 80% thereof		183,251 52
Expenses due and accrued		2,000 00
Taxes due and accrued		7,356 12
Reinsurance premiums		572 43
Return premiums		356 06
Total of all liabilities except capital stock		$200,520 13
Capital stock paid in cash	$150,000 00	
Surplus in Profit and Loss Account	445,367 88	
		595,367 88
Total Liabilities		$795,888 01

Profit and Loss Account

Net premiums written		$220,312 74
Reserve unearned premiums (80 per cent.):		
At beginning of year		$193,565 91
At end of year		183,251 52
Decrease		$10,314 39
Net premiums earned		$230,627 13
Net losses and claims incurred		$104,255 71
Net adjustment expenses		3,739 33
Commissions		52,300 60
Taxes		8,328 96
Salaries, fees and travelling expenses		31,376 06
All other expenses		16,313 55
Underwriting profit		$14,312 92
Other revenue:		
Interest earned	$32,782 99	
Rents earned	3,089 75	
Bad debts recovered previously written off	973 94	
On sale and maturity of debentures	678 23	
Endorsement fees	5 00	
		$37,529 91
Decrease in book value of real estate		$33,700 00
Net Profit for the Year		$18,142 83

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year		$614,908 65
Net profit brought down		18,142 83
		$633,051 48
Increase in disallowed assets	$183 60	
Dividends declared	37,500 00	
		37,683 60
Surplus of assets over liabilities (except capital stock) at end of year		$595,367 88

Summary of Risks and Premiums

(All in the Province)

	Fire		Automobile
	At Risk	Premiums	Premiums
Gross in force, December 31, 1929	$59,536,535 00	$474,433 89	$10,707 44
Taken in 1930, new and renewed	34,051,950 00	255,835 69	13,037 67
Total	$93,588,485 00	$730,269 58	$23,745 11
Ceased in 1930	32,683,961 00	267,642 90	13,118 23
Gross in Force, December 31, 1930	$60,904,524 00	$462,626 68	$10,626 88
Reinsurance in force, December 31, 1930	1,616,200 00	4,827 88	1,336 43
Net in Force, December 31, 1930	$59,288,324 00	$457,798 80	$9,290 45

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 5 %, 1937	$10,000 00	$9,750 00
Dominion of Canada, 5 %, 1931	10,000 00	9,600 00
Dominion of Canada, 5 ½ %, 1933	20,000 00	20,000 00
Grand Trunk Pacific Railway, 3 %, 1962	9,720 00	5,734 80
Hydro-Electric Power Commission of Ontario, 4 %, 1957	5,000 00	3,439 00
Hydro-Electric Power Commission of Ontario, 6 %, 1940	10,000 00	11,019 00
Village of Acton, 6 %, 1936-37	2,000 00	1,891 24
Town of Alexandria, 6 %, 1935-39	3,580 72	3,782 45
Town of Brampton, 6 ½ %, 1948	4,314 23	4,314 23
City of Calgary, Alta., 4 ½ %, 1942	48,666 66	46,179 80
City of Edmonton, Alta., 5 ½ %, 1945	50,000 00	50,187 50
Village of Embro, 6 %, 1936-39	2,265 80	2,265 80
Village of Fort Erie, 5 %, 1931-33	3,147 46	2,647 08
Town of Gananoque, 4 %, 1933	2,000 00	1,633 40
City of Guelph, 5 ½ %, 1934	5,000 00	5,181 50
City of Hamilton, 4 %, 1934	1,460 00	1,460 00
Town of Hanover, 6 %, 1937-38	4,523 88	4,523 88
City of Toronto Harbour Commissioners, 4 ½ %, 1953	25,000 00	20,375 00
Town of Hespeler, 6 %, 1937-40	2,321 93	2,143 91
Town of Kenora, 5 %, 1940	3,000 00	3,000 00
City of Kingston, 6 %, 1934-37	3,800 00	3,800 00
City of Kingston, 5 ½ %, 1949	2,000 00	1,862 20
City of Kitchener, 6 %, 1937	5,000 00	4,743 20
Town of Lakefield, 6 ½ %, 1947-49	4,379 58	4,243 66
Town of Leamington, 6 %, 1948	3,329 06	3,158 26
Town of Lindsay, 6 %, 1936	2,000 00	2,099 58
Town of Listowel, 6 %, 1937-38	2,714 33	2,859 38
City of London, 5 %, 1944	4,000 00	3,418 95
Town of Meaford, 6 %, 1936	5,000 00	4,762 50
Village of Merrickville, 6 %, 1939	987 09	915 53
Town of Midland, 6 %, 1939	2,467 49	2,467 49
Town of Milton, 6 %, 1947-48	5,690 03	5,329 78
Town of Mimico, 6 ½ %, 1949-50	2,000 00	1,931 93
Town of New Toronto, 6 ½ %, 1931-32	2,000 00	1,936 37
City of Niagara Falls, Ont., 5 %, 1944-49	4,997 98	4,647 37
City of Oshawa, 6 %, 1948-50	6,796 72	6,358 71
City of Ottawa, 4 %, 1934	5,000 00	5,000 00
City of Owen Sound, 6 ½ %, 1935	3,000 00	3,000 00
City of Port Arthur, 5 %, 1937	3,000 00	2,727 60
City of Port Arthur, 5 %, 1959	15,000 00	14,700 00
Village of Port Credit, 6 %, 1936-37	2,365 11	2,526 41
City of Sarnia, 5 ½ %, 1938	3,759 09	3,547 88
City of Sault Ste. Marie, 5 %, 1943	2,000 00	1,871 01
Town of Strathroy, 5 ½ %, 1934	1,000 00	967 24
Town of Thorold, 5 %, 1934	1,000 00	896 44
City of Toronto, 6 %, 1944	25,000 00	27,812 50
City of Toronto, 5 %, 1953	25,000 00	25,187 50
City of Toronto, 4 ½ %, 1948	2,410 00	2,161 37
City of Toronto, 4 ½ %, 1945	1,000 00	799 20
City of Toronto, 3 ½ %, 1945	4,866 67	4,866 67
City of Toronto, 3 ½ %, 1944	5,353 33	5,353 33
City of Toronto, 4 ½ %, 1953	1,000 00	1,000 00
Town of Trenton, 5 ½ %, 1932-33	2,000 00	1,791 24
Town of Trenton, 5 ½ %, 1939	2,379 51	2,379 51
Town of Walkerville, 4 ½ %, 1942-43	5,000 00	5,000 00
Village of Waterdown, 5 ½ %, 1939	3,000 00	3,036 00
Town of Waterloo, 6 %, 1937	6,560 54	6,228 80
Town of Weyburn, Sask, 5 %, 1949	500 00	500 00
City of Windsor, 5 %, 1937	3,056 85	2,981 35
Town of Wingham, 6 ½ %, 1931-51	6,394 86	6,394 86
City of Woodstock, 5 ½ %, 1947	5,000 00	4,911 91
Canada Cement Co., Ltd., 5 ½ %, 1947	25,000 00	25,625 00
Canada Permanent Mortgage Corporation, 5 %, 1934	10,000 00	10,000 00
Credit Foncier Franco-Canadien, 5 %, 1945	25,000 00	23,750 00
Township of Etobicoke, 5 ½ %, 1945-51	20,382 99	20,864 03
Township of Etobicoke, 5 ½ %, 1946-50	20,080 32	21,030 12
Imperial Trusts Co., G.I.R., 5 %, 1934	2,500 00	2,500 00
Township of King, 6 %, 1931-39	889 52	889 52
Ontario Loan & Debenture Co., 5 %, 1934	10,000 00	10,000 00
County of Peel, 5 %, 1941	3,371 63	3,040 87
Town of Riverside, R.C.S.S. Bonds, 5 ½ %, 1936-47	14,002 72	13,967 71
Trusts & Guarantee Co., G.I.R., 5 %, 1934	2,500 00	2,500 00
United Securities, Ltd., 5 ½ %, 1952	25,000 00	25,500 00
Township of York, 5 %, 1956-57	25,000 00	25,000 00
Township of Etobicoke, 5 %, 1931-59	6,200 25	5,993 78
	$603,736 35	$589,965 35

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Standard Reliance Assets, Ltd., 5,075 shares	$4,250 77	Nil	$1,062 70

MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, 276 St. James St., Montreal, Que.

Chief or General Agent in Ontario.—John B. Hall, 312 Metropolitan Bldg., Toronto.

Date of Incorporation.—1849. *Date commenced business in Canada.*—1928.

		Premiums Written—Losses Incurred	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net)........	$22,930
Assets in Canada................	118,753	Premiums—Canada (net)........	60,651
Liabilities in Canada............	39,824	Claims—Ontario (net)..........	27,592
		Claims—Canada (net)..........	78,324

THE MERCHANTS MARINE INSURANCE COMPANY. LIMITED*

Head Office, London, England

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.

Chief or General Agent in Ontario.—C. W. I. Woodland, Temple Bldg., Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—December 14, 1920.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	£125,000	Premiums—Ontario (net)........	$64,658
Assets in Canada................	$257,321	Premiums—Canada (net)........	207,936
Liabilities in Canada............	150,675	Claims—Ontario (net)..........	16,857
		Claims—Canada (net)..........	93,067

MERCURY INSURANCE COMPANY*

Head Office. St. Paul, Minn.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.

Chief or General Agent in Ontario.—Geo. A. Sherritt, 36 Toronto St., Toronto.

Date of Incorporation.—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net)........	$66,160
Assets in Canada................	308,915	Premiums—Canada (net)........	151,524
Liabilities in Canada............	82,843	Claims—Ontario (net)..........	85,025
		Claims—Canada (net)..........	121,131

THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK*

Head Office, New York, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lt.-Col. Robt. F. Massie, Toronto, Ont.

Chief or General Agent in Ontario.—Lt.-Col. Robt. F. Massie, 465 Bay St., Toronto, Ont.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1925.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$1,500,000	Premiums—Ontario (net)........	$52,902
Assets in Canada................	547,583	Premiums—Canada (net)........	97,559
Liabilities in Canada............	69,344	Claims—Ontario (net)..........	19,696
		Claims—Canada (net)..........	34,966

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

Head Office, Detroit, Mich.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.

Chief or General Agent in Ontario.—Messrs. Smith & Walsh, Ltd., Toronto, Ont.

Date of Incorporation.—1880. *Date commenced business in Canada.*—1930.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net)........	$8,591
Assets in Canada................	265,654	Premiums—Canada (net)........	24,835
Liabilities in Canada............	15,596	Claims—Ontario (net)..........	....
		Claims—Canada (net)..........	7,342

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*See note on page 1.

MILWAUKEE MECHANICS' INSURANCE COMPANY*

Head Office, Milwaukee, Wis.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robt. F. Massie, 465 Bay St., Toronto, Ont.

Chief or General Agent in Ontario.—Robt. F. Massie, 465 Bay St., Toronto, Ont.

Date of Incorporation.—February 15, 1852. *Date commenced business in Canada.*—1928.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$2,648
Assets in Canada	117,926	Premiums—Canada (net)	4,479
Liabilities in Canada	5,255	Claims—Ontario (net)	11,514
		Claims—Canada (net)	24,933

MINNESOTA FIRE INSURANCE COMPANY*

Head Office, Chatfield, Minn.

Principal Office in Canada, 466 St. Francois Xavier St., Montreal.

Manager or Chief Executive Officer in Canada.—Jules Thibaudeau, Montreal.

Chief or General Agent in Ontario.—R. Stanley Deeton, 50 Gloucester St., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—1929.

		Premiums Written—Losses Incurred	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	nil
Assets in Canada	127,000	Premiums—Canada (net)	nil
Liabilities in Canada	776	Claims—Ontario (net)	13,758
		Claims—Canada (net)	20,856

MONARCH ACCIDENT INSURANCE COMPANY*

Head Office, Springfield, Mass.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. M. Thompson, Toronto.

Chief or General Agent in Ontario.—L. M. Thompson, 35 Richmond St. West, Toronto.

Date of Incorporation.—August 15, 1901. *Date commenced business in Canada.*—September 26, 1925.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$72,468
Assets in Canada	70,791	Premiums—Canada (net)	76,850
Liabilities in Canada	19,366	Claims—Ontario (net)	49,210
		Claims—Canada (net)	50,940

THE MONARCH LIFE ASSURANCE COMPANY*

Head Office, Winnipeg, Man.

Officers.—President, W. A. Matheson, Winnipeg; Vice-President and Managing Director, J. W. W. Stewart, Winnipeg.

Directors.—W. L. Parrish, Winnipeg; A. O. Marrin, Winnipeg; E. J. Tarr, Winnipeg; R. J. Gourley, Winnipeg; Geo. H. Stewart, Winnipeg; W. A. Matheson, Winnipeg; J. W. W. Stewart, Toronto; W. Trevor Gwyn, Winnipeg; D. H. Hudson, Winnipeg, Man.

Chief or General Agent in Ontario.—F. W. Adams, Toronto.

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$100,740	Premiums—Ontario (net)	$291,795
Total assets	10,070,439	Premium—Total business (net)	1,656,084
Ontario business in force (gross)	10,805,378	Death Claims—Ontario (net)	48,547
Total business in force (gross)	63,900,511	Death Claims—Total business (net)	266,080

MONTREAL LIFE INSURANCE COMPANY*

Head Office, Montreal, Que.

Officers.—President and Manager, Arthur P. Earle, A.I.A., Montreal; Vice-Presidents, C. E. Sanders, Montreal; J. V. B. Desaulniers.

Directors.—Hon. N. Curry, Montreal; Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cypihot; S. W. Jacobs, K.C., Montreal; Kenneth Molson, Montreal; R. D. Bell, Montreal; Hon. R. O. Grothe, Hon. J. P. B. Casgrain, Montreal; Lyon Cohen, Montreal; J. V. Desaulniers, Montreal; Arthur P. Earle, Montreal; William Penman, London, England; C. H. Faloon, London, England; C. E. Sanders, Montreal, Que.

Chief or General Agent in Ontario.—A. H. Beaton, Royal Bank Bldg., Toronto.

Date of Incorporation.—May 27, 1924. *Date commenced business in Canada.*—May 27, 1924.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$230,131
Total assets	5,439,084	Premiums—Total business (net)	1,169,660
Ontario business in force (gross)	7,894,278	Death Claims—Ontario (net)	45,986
Total business in force (gross)	40,056,791	Death Claims—Total business (net)	199,831

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*See note on page 1.

THE MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Toronto.

Chief or General Agent in Ontario.—Charles Stuart Malcolm, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1919.

Capital stock paid in cash........	£388,177
Assets in Canada................	1,820,280
Liabilities in Canada............	223,508

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	$100,960
Premiums—Canada (net)........	227,973
Claims—Ontario (net)..........	64,665
Claims—Canada (net)..........	164,407

MOUNT ROYAL ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, W. H. Koop, New York; Vice-Presidents, A. R. Phillips, New York; H. C. Bourne, Montreal; G. E. Krech, New York; Secretary and Treasurer, H. H. S. Fisk, Montreal.

Directors.—Hon. N. Perodeau, Montreal; A. O. Choate, New York; S. McRoberts, New York; J. A. Garver, New York; O. L. Dommerich, New York; E. D. Babst, New York; Wm. Robins, Toronto; F. G. Donaldson, Montreal; C. E. Gravel, Montreal; Chas. Laurendeau, Montreal; G. Hogg, Montreal; S. Godin, Jr., Montreal; W. H. Koop, New York; H. C. Bourne, Montreal; A. R. Phillips, New York.

Chief or General Agent in Ontario.—F. E. Hall, 343 Beresford Ave.

Date of Incorporation.—1902. *Date commenced business in Canada.*—October 25, 1912.†

Capital stock paid in cash........	$500,000
Total assets....................	2,454,344
Total liabilities.................	751,166
Surplus protection of policyholders	1,703,178

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	$99,807
Premiums—Total business (net)..	517,352
Claims—Ontario (net)..........	73,959
Claims—Total business (net)....	390,744

MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, Montreal.

Chief or General Agent in Ontario.—The Royal Trust Company, 59 Yonge St., Toronto.

Date of Incorporation.—December 31, 1886. *Date commenced business in Canada.*—August 11, 1913.

Capital stock paid in cash........	$973,333
Assets in Canada................	4,281,532
Ontario business in force (gross)...	9,172,973
Canadian business in force (gross).	15,270,325

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	$326,605
Premiums—Canada (net)........	1,293,068
Death Claims—Ontario (net)....	34,057
Death Claims—Canada (net)....	136,319

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto, Ont.

Chief or General Agent in Ontario.—Robert F. Massie, 465 Bay St., Toronto.

Date of Incorporation.—December 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

Capital stock paid in cash........	$1,000,000
Assets in Canada................	829,374
Liabilities in Canada............	208,496

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	$125,196
Premiums—Canada (net)........	262,082
Claims—Ontario (net)..........	80,654
Claims—Canada (net)..........	157,916

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.

Chief or General Agent in Ontario.—Chas. C. Hall, 54 Adelaide St. E., Toronto.

Date of Incorporation.—May, 1869. *Date commenced business in Canada.*—August 3, 1908.

Capital stock paid in cash........	$3,000,000
Assets in Canada................	1,381,639
Liabilities in Canada............	299,406

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)........	$102,299
Premiums—Ontario (net).......	437,239
Claims—Ontario (net)..........	29,740
Claims—Canada (net)..........	199,221

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*See note on page 1.

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

HEAD OFFICE. NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—February, 1859. *Date commenced business in Canada.*—August, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$3,460
Assets in Canada	417,145	Premiums—Canada (net)	nil
Liabilities in Canada	nil	Claims—Ontario (net)	1,730
		Claims—Canada (net)	nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. H. Beaton, Toronto; Vice-President, Dr. A. A. Macdonald, Toronto; General Managing Director, F. Sparling, Toronto.

Directors.—Hon. E. M. Macdonald, K.C., Pictou, N.S.; Hon. John S. Martin, Toronto; Hon. Rodeolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville; A. H. Beaton, Toronto; Dr. A. A. Macdonald, Toronto; F. Sparling, Toronto; Col. A. E. Kirkpatrick, Toronto; E. W. Bickle, Toronto.

Date of Incorporation.—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$449,987
Total assets	10,621,789	Premiums—Total business (net)	1,742,852
Ontario business in force (gross)	16,001,357	Death Claims—Ontario (net)	43,738
Total business in force (gross)	61,079,187	Death Claims—Total business (net)	352,024

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lewis Laing, Montreal; Vice-President, H. Churchill-Smith, Montreal.

Directors.—R. McConnell, Liverpool, Eng.; J. Theodore Leclerc, Montreal; W. Molson Macpherson, Quebec; F. E. Meredith, K.C., Montreal; Lt.-Col. Herbert Molson, Montreal; Sir Frederick Williams-Taylor, Montreal; Hon. L. A. Taschereau, Quebec, Que.; Lewis Laing, Montreal; S. N. Richards, Montreal; H. Churchill-Smith, Montreal.

Chief or General Agent in Ontario.—R. Forster-Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—1929. *Date commenced business in Canada.*—January 1, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$23,850
Assets in Canada	254,087	Premiums—Canada (net)	148,817
Liabilities in Canada	106,432	Claims—Ontario (net)	10,291
Surplus protection of policyholders	147,656	Claims—Canada (net)	39,242

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—April, 4 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£20,525	Premiums—Ontario (net)	$35,041
Assets in Canada	$259,330	Premiums—Canada (net)	165,693
Liabilities in Canada	143,124	Claims—Ontario (net)	28,345
		Claims—Canada (net)	92,140

NATIONAL SURETY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal. Que.

Manager or Chief Executive Officer in Canada.—Chas. H. Allen, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—February 24, 1897. *Date commenced business in Canada.*—November 30, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$138,080
Assets in Canada	606,943	Premiums—Canada (net)	391,093
Liabilities in Canada	366,234	Claims—Ontario (net)	34,994
		Claims—Canada (net)	306,688

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*See note on page 1.

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Dale & Company, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—Dale & Company, Metropolitan Bldg., Toronto.

Date of Incorporation.—February 14, 1901. *Date commenced business in Canada.*—August 10, 1911.

Capital stock paid in cash	$5,500,000
Assets in Canada	720,523
Liabilities in Canada	482,363

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$333,065
Premiums—Canada (net)	849,676
Claims—Ontario (net)	240,914
Claims—Canada (net)	546,810

NATIONAL UNION INDEMNITY COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—P. H. Grant, 44 Victoria St., Toronto.

Chief or General Agent in Ontario.—P. H. Grant, 44 Victoria St., Toronto.

Date of Incorporation.—July 23, 1925. *Date commenced business in Canada.*—March 14, 1928.

Capital stock paid in cash	$1,000,000
Assets in Canada	238,073
Liabilities in Canada	45,195

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$44,615
Premiums—Canada (net)	97,614
Claims—Ontario (net)	18,070
Claims—Canada (net)	40,877

NATIONAL FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Organization.—1820. *Date commenced business in Canada.*—February 13, 1914.

Capital stock paid in cash..Francs	12,500,000
Assets in Canada	$1,084,073
Liabilities in Canada	486,616

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$145,601
Premiums—Canada (net)	588,896
Claims—Ontario (net)	120,119
Claims—Canada (net)	387,932

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of Incorporation.—1811. *Date commenced business in Canada.*—March 7, 1918.

Capital stock paid in cash	$2,000,000
Assets in Canada	335,105
Liabilities in Canada	142,329

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$67,457
Premiums—Canada (net)	175,461
Claims—Ontario (net)	35,642
Claims—Canada (net)	92,215

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 276 St. James St. West, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. West, Toronto, Ont.

Date of Incorporation.—1826. *Date commenced business in Canada.*—1929.

Capital stock paid in cash	$1,000,000
Assets in Canada	342,312
Liabilities in Canada	nil

PREMIUMS WRITTEN—LOSSES INCURRED	
Premiums—Ontario (net)	nil
Premiums—Canada (net)	nil
Claims—Ontario (net)	nil
Claims—Canada (net)	nil

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*See note on page 1.

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—R. de Grandpre, Montreal.
Chief or General Agent in Ontario.—Gavin Brown, Jr., 53 Yonge St., Toronto.
Date of Incorporation.—1869. *Date commenced business in Canada.*—April 15, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$46,731
Assets in Canada	292,827	Premiums—Canada (net)	156,167
Liabilities in Canada	148,025	Claims—Ontario (net)	32,172
		Claims—Canada (net)	106,631

NEW JERSEY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. A. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1910. *Date commenced business in Canada.*—April 6, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$21,402
Assets in Canada	143,596	Premiums—Canada (net)	40,498
Liabilities in Canada	43,054	Claims—Ontario (net)	15,777
		Claims—Canada (net)	55,666

THE NEW YORK CASUALTY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. H. Burgess, Canada Permanent Bldg., Toronto, Ont.
Chief or General Agent in Ontario.—Wm. H. Burgess, Canada Permanent Bldg., Toronto, Ont.
Date of Incorporation.—March, 1891. *Date commenced business in Canada.*—January, 1900.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$11,264
Assets in Canada	178,081	Premiums—Canada (net)	165,095
Liabilities in Canada	146,485	Claims—Ontario (net)	27,358
		Claims—Canada (net)	163,697

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, 276 St. James St., Montreal, Que.
Chief or General Agent in Ontario.—John B. Hall, 312 Metropolitan Bldg., Toronto, Ont.
Date of Incorporation.—1865. *Date commenced business in Canada.*—November 1, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$23,496
Assets in Canada	159,442	Premiums—Canada (net)	121,203
Liabilities in Canada	52,822	Claims—Ontario (net)	12,314
		Claims—Canada (net)	50,694

NEW YORK INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 360 St. James St., Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Walsh, 406 Royal Bank Bldg., Montreal.
Chief or General Agent in Ontario.—J. C. Whitmyer, Sterling Tower, Toronto, Ont.
Date of Incorporation.—1921. *Date commenced business in Canada.*—March 4, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$45,108
Assets in Canada	309,428	Premiums—Canada (net)	145,655
Liabilities in Canada	84,299	Claims—Ontario (net)	17,617
		Claims—Canada (net)	36,047

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*See note on page 1.

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. A. Joselin, Toronto.

Chief or General Agent in Ontario.—H. A. Joselin, Dominion Bank Bldg., Toronto.

Date of Incorporation.—July 24, 1925. *Date commenced business in Canada.*—November 11, 1925.

Capital stock paid in cash	$2,000,000
Assets in Canada	430,604
Liabilities in Canada	87,598

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$17,708
Premiums—Canada (net)	63,629
Claims—Ontario (net)	7,841
Claims—Canada (net)	36,380

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—G. S. Pearcy, Jr., Excelsior Life Bldg., Toronto.

Date of Incorporation.—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

Capital stock paid in cash	$5,000,000
Assets in Canada	646,946
Liabilities in Canada	199,514

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$114,264
Premiums—Canada (net)	256,922
Claims—Ontario (net)	64,768
Claims—Canada (net)	176,298

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, J. P. Moore, Montreal; Vice-President, C. E. Harrison, Montreal.

Directors.—M. A. Phelan, Montreal; H. Robertson, Montreal; W. J. Bloomfield, Sydney, Australia; W. B. Robinson, Toronto; A. M. Eedy, Sydney, Australia; C. E. Harrison, Montreal; J. P. Moore, Montreal; R. D. Miller, D. P. Anderson.

Chief or General Agent in Ontario.—Royal Trust Company, Toronto.

Date of Incorporation.—August 29, 1917. *Date commenced business in Canada.*—January 15, 1918.

Capital stock paid in cash	$91,133
Total assets	377,955
Total liabilities	39,206
Surplus protection of policyholders	338,749

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$25,618
Premiums—Total business (net)	92,891
Claims—Ontario (net)	7,625
Claims—Total business (net)	34,637

THE NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, T. Bradshaw, Toronto; Vice-Presidents, W. K. George, Toronto; C. W. I. Woodland, Toronto, and W. B. Taylor, Toronto.

Directors.—A. C. McMaster, K.C., Toronto; Hon. G. S. Henry, Toronto; A. J. Mitchell, Toronto; G. H. Montgomery, Toronto; Frank A. Rolph, Toronto; Hon. L. A. Taschereau, Quebec, Que.; T. Bradshaw, Toronto; W. B. Taylor, Toronto; W. K. George, Toronto; C. W. I. Woodland, Toronto; C. L. Burton, Toronto; F. S. Corrigan.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—January 10, 1881.

Capital stock paid in cash	$200,000
Total assets	45,221,900
Ontario business in force (gross)	55,784,972
Total business in force (gross)	192,535,106

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	1,893,044
Premiums—Total business (net)	6,395,060
Death Claims—Ontario (net)	399,355
Death Claims—Total business (net)	1,257,533

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*See note on page 1.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Organization.—1809. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$11,862,500		
Life:		*Life:*	
Assets in Canada	5,619,055	Premiums—Ontario (net)	$5,967
Ontario business in force (gross)	147,177	Premiums—Canada (net)	43,552
Canadian business in force (gross)	1,167,243	Death Claims—Ontario (net)	22,272
		Death Claims—Canada (net)	29,913
Other than Life:		*Other than Life:*	
Assets in Canada	$2,716,550	Premiums—Ontario (net)	$448,399
Total liabilities	948,529	Premiums—Canada (net)	1,180,073
		Claims—Ontario (net)	245,656
		Claims—Canada (net)	644,998

NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. B. Paterson, Montreal; Vice-President, C. W. C. Tyne, Montreal; Manager and Secretary, G. R. Wilson, Toronto.

Directors.—J. Henderson, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg; Donald Taylor, Toronto; G. R. Wilson, Toronto; George Weir, Toronto; John Hallam, Toronto; J. B. Paterson, Montreal; C. W. C. Tyre, Montreal; Wm. Lawrie, Montreal.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—August 12, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$306,030	Premiums—Ontario (net)	$40,825
Total assets	326,344	Premiums—Total business (net)	134,256
Total liabilities	134,727	Claims—Ontario (net)	21,558
Surplus protection of policyholders	191,616	Claims—Total business (net)	81,420

NORTH RIVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wilfred M. Cox, Toronto.

Chief or General Agent in Ontario.—Wilfred M. Cox, 22 Wellington St., Toronto.

Date of Incorporation.—February 6, 1922. *Date commenced business in Canada.*—March 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$45,029
Assets in Canada	273,468	Premiums—Canada (net)	116,424
Liabilities in Canada	87,879	Claims—Ontario (net)	30,262
		Claims—Canada (net)	59,986

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, John Holroyde, Montreal; Deputy Manager, H. F. Roden, Montreal.

Directors.—W. A. Hastings, Winnipeg; C. E. Drewry, Winnipeg, Robt. McKay, Winnipeg N. J. Breen, Winnipeg; A. W. Chapman, Winnipeg; Thos. Bruce, Winnipeg.

Chief or General Agent in Ontario.—H. S. Sweatman, 12 Wellington St. East, Toronto.

Date of Incorporation.—*1880.* *Date commenced business in Canada.*—†February 6, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$32,908
Total assets	623,413	Premiums—Total business (net)	117,137
Total liabilities	134,826	Claims—Ontario (net)	21,088
Surplus protection of policyholders	488,587	Claims—Total business (net)	58,120

NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officers in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Organization.—June 2, 1836. *Date commenced business in Canada.*—1867.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£904,161	Premiums—Ontario (net)	$400,756
Assets in Canada	$1,427,940	Premiums—Canada (net)	1,015,389
Liabilities in Canada	784,125	Claims—Ontario (net)	194,629
		Claims—Canada (net)	498,266

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*See note on page 1.

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, C. R. Somerville, London, Ont.; Vice-President, R. G. Ivey, London; General Manager, R. C. McKnight, London.

Directors.—Major Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, A. T. Little, C. R. Somerville, and R. G. Ivey, London, Ont.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—1897.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$250,000	Premiums—Ontario (net)........	$590,244
Total assets....................	8,334,715	Premiums—Total business (net)..	1,765,328
Ontario business in force (gross)...	20,837,489	Death Claims—Ontario (net)....	115,001
Total business in force (gross)....	57,900,316	Death Claims—Total business (net)	376,330

NORTHWESTERN NATIONAL INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto.

Chief or General Agent in Ontario.—Robert F. Massie, 465 Bay St., Toronto.

Date of Incorporation.—February 20, 1869. *Date commenced business in Canada.*—May 22, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$2,000,000	Premiums—Ontario (net)........	$113,635
Assets in Canada................	1,121,348	Premiums—Canada (net)........	252,396
Liabilities in Canada...........	225,539	Claims—Ontario (net)..........	59,973
		Claims—Canada (net)..........	96,007

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. S. Thomson, Toronto.

Chief or General Agent in Ontario.—Wm. S. Thomson, 12 Wellington St. East, Toronto.

Date of Organization.—1797. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$4,603,867	Premiums—Ontario (net).......	$731,276
Debenture stock (Norwich and London)....................	2,156,654	Premiums—Canada (net)........	1,656,735
Assets in Canada................	2,281,823	Claims—Ontario (net)..........	365,750
Liabilities in Canada...........	1,237,487	Claims—Canada (net)..........	941,253

OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jaquays, Montreal.

Directors.—Hon. H. M. Marler, Montreal; H. M. Jacquays, Montreal; E. J. Kay, Montreal; L. Macfarlane; J. B. Woodyatt, Jr., Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Incorporation.—1902. *Date commenced business in Canada.*—† May 5, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$200,000	Premiums—Ontario (net)........	$51,270
Total assets....................	1,153,031	Premiums—Total business (net)..	274,126
Total liabilities................	368,534	Claims—Ontario (net)..........	20,402
Surplus protection of policyholders	784,497	Claims—Total business (net)....	140,433

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL., U.S.A.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—J. A. Ovas, Winnipeg.

Chief or General Agent in Ontario.—J. I. Hodgins, London.

Date of Incorporation.—June 30, 1906. *Date commenced business in Canada.*—June 28, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net)........	$34,535
Assets in Canada................	667,851	Premiums—Canada (net)........	207,798
Ontario business in force (gross)...	2,121,500	Death Claims—Ontario (net)....	10,000
Canadian business in force (gross)	9,809,007	Death Claims—Canada (net)....	107,708

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*See note on page 1.

†Prior to this date business limited under Provincial charter to Province of Manitoba only.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. A. Mingay, Toronto.
Chief or General Agent in Ontario.—J. A. Mingay, Federal Bldg., Toronto.
Date of Incorporation.—1862. *Date commenced business in Canada.*—September 1, 1895.

Capital stock paid in cash	£172,308
Assets in Canada	$1,762,702
Liabilities in Canada	1,051,402

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$790,212
Premiums—Canada (net)	1,416,944
Claims—Ontario (net)	424,417
Claims—Canada (net)	760,060

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—Nov. 19, 1920. *Commenced business in the Province.*—Nov. 19, 1920.

Officers (as at date of filing statement).—President, S. C. Tweed; Vice-Presidents, J. C Breithaupt, Ed. Irwin, Hon. C. A. Dunning, Senator H. W. Laird; General Manager, S. C. Tweed; Secretary, M. J. Smith,; Actuary, G. W. Geddes; Treasurer, F. D. Rueffer.

Directors (as at date of filing statement).—H. G. Bertram, Hon. F. C. Biggs, A. W. Briggs, K.C., Hon. M. W. Doherty, J. T. Haig, K.C., W. E. Long, N. A. McLarty, Frank McLaughlin, Harold Macpherson, J. A. Martin, E. C. Mitchell, Chas. S. Morton, M.D., W. E. Payne, K.C., E. K. Reiner, J. M. Riddell, A. E. Silverwood, J. M. Walton, Col. Nelson Spencer, M.L.A., Herbert Begg.

Auditors.—J. F. Scully, C.A., and R. P. Uffelmann, C.A.

Statement for the Year Ending 31st December, 1930

Capital Stock

Amount of capital stock authorized, $8,000,000.
Number of shares, 80,000. Par value, $100

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$6,741,100 00	$642,417 29
Calls on capital received during year	....	12,298 19
Capital stock issued during year	500 00	50 00
Capital stock at end of year	$6,741,600 00	$654,765 48

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$1,168,706 57
Amount received during the year	69,276 23
Total amount paid to December 31st, 1930	$1,237,982 80

Synopsis of Ledger Accounts

As at December 31, 1929:		
Net ledger assets		$6,118,255 57
Borrowed money		611,500 00
Agents' balances		52,983 86
Sundry accounts payable		12,587 63
Supplementary contracts		30,016 41
Staff Savings Fund		131 22
Reserve for mortgages disallowed		9,853 95
Reserve for market depreciation of stocks		16,234 00
Commuted payments not yet due to shareholders of Policyholders' Mutual		39,301 61
Total ledger assets		$6,890,864 25
Increase in ledger assets in 1930:		
Income		$1,836,444 78
Amount by which ledger assets were written up		512 00
Increases in ledger liabilities:		
Supplementary contracts		9,978 73
Staff Savings Fund		419 86
Increase in capital stock		12,348 19
Premium on capital stock		69,276 23
Total increase		$1,928,979 79
Total		$8,819,844 04

Decrease in ledger assets in 1930:	
Disbursements	$1,133,741 49
Amount by which ledger assets were written down	90,431 63
Decrease in borrowed money	189,500 00
Decreases in ledger liabilities as follows:	
Agents' balances	4,960 11
Sundry accounts payable	11,593 16
Payments made to Policyholders' Mutual shareholders	10,566 17
Total decrease	$1,440,792 56
As at December 31, 1930:	
Net ledger assets	$6,811,925 35
Borrowed money	422,000 00
Other ledger liabilities, as follows:	
Agents' balances	48,023 75
Sundry accounts payable	994 47
Policy proceeds left with company at interest	39,995 14
Staff Savings Fund	551 08
Commuted payments not yet due re Policyholders' Mutual shareholders	28,735 44
Reserve for depreciation of market value of stocks	26,826 25
Total ledger assets	$7,379,051 48
Total	$8,819,844 04

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*See note on page 1.

Assets

Ledger Assets

Book value of real estate:		
Office premises		$178,490 17
Held for sale		19,171 04
Mortgage loans on real estate:		
First mortgages	$3,510,088 11	
Second and subsequent mortgages	92,070 95	
Agreements for sale	7,700 00	
		3,609,859 06
Loans secured by stocks, bonds and other collateral		30,000 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders	$784,090 20	
Advances to policyholders under automatic non-forfeiture provisions	231,614 16	
		1,015,704 36
Book value of bonds, debentures and debenture stocks owned		2,356,814 68
Book value of stocks owned		130,676 25
Cash on hand and in banks:		
On hand at head office	$22,741 14	
In chartered banks of Canada in Canada	9,160 96	
		31,902 10
Agents' balances		4,075 88
Sundry accounts receivable		202 94
Bond and debenture principal and interest overdue		2,155 00
Total Ledger Assets		$7,379,051 48

Non-Ledger Assets

Interest due, $11,994.04; accrued, $113,305.63	$125,299 67	
Dividends due	29 17	
		$125,328 84
Net premiums due and uncollected and deferred		338,933 22
Total Non-Ledger Assets		$464,262 06
Total Assets		$7,843,313 54

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	$6,280,665 00
Net liability for payments due under contracts	24,298 00
Provision for unreported death losses and disability claims	16,188 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations:	
Amounts assured	40,459 31
Received from policyholders in advance:	
Premiums	8,730 16
Provincial, municipal and other taxes due and accrued	17,500 00
Medical examiners' fees and accounts payable, due and accrued	5,000 00
Borrowed money	422,000 00
Agents' balances	48,023 75
Sundry accounts payable	994 47
Staff Savings Fund	551 08
Commuted payments not yet due to shareholders of Policyholders' Mutual	28,735 44
Deficiency of market value under book value of stocks	26,826 25
Investment reserve set up by the Superintendent	200,000 00
Undivided surplus	68,576 60
Capital stock paid in cash	654,765 48
Total Liabilities, Surplus and Capital	$7,843,313 54

Income Receipts

	First Year	Renewals	Totals
Assurance premiums	$199,957 21	$1,281,837 98	$1,481,795 19
Less reinsurance premiums paid	8,855 22	73,646 05	82,501 27
Total net premium income	$191,101 99	$1,208,191 93	$1,399,293 92

Consideration for supplementary contracts:	
Not involving life contingencies	5,468 15
Interest and dividends	413,011 19
Gross rents from Company's property (including $7,500 for Company's occupancy of its own buildings) less $9,607.97 for taxes, expenses and repairs in connection with such properties	6,980 83
Gross profit on sale or maturity of ledger assets:	
Bonds, $5,818.19; stocks, $5,872.50	11,690 69
Total Income	$1,836,444 78

Expenditure Disbursements

In respect of assurance contracts: Death, endowment and disability claims:	Death Claims	Matured Endowments	Disability Claims	Total
Amount assured, ordinary	$253,069 98	$72,500 00	$15,513 34	$341,083 32
Less received for reinsured	13,799 00	....	....	13,799 00
Net totals, ordinary	$239,270 98	$72,500 00	$15,513 34	$327,284 32

Double indemnity claims	$3,000 00
Net surrender values	232,993 41
Net dividends in cash	6,050 05
Total net disbursements in respect of assurance and annuity contracts	$569,327 78
Interest or dividends to shareholders	37,564 38
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate)	23,879 72
Head office expenses:—Salaries, $84,851.93; directors' fees, $3,426.50; auditors' fees, $1,800; travelling expenses, $7,077.12; rents, $7,500; miscellaneous, $1,838.50	106,494 05
Branch office and agency expenses:—Assurance commissions, first year, $109,891.14; renewal, $63,368.42; salaries, $95,364.11; travelling expenses, $4,268.88; rents, $21,007.54; miscellaneous: Convention expenses, $4,363.05	298,263 14
All other expenses:—Advertising, $13,539.01; office furniture and supplies, $10,008.70; books and periodicals, $1,485.48; postage, $5,852.58; express, telegrams, and telephones, $5,026.16; printing and stationery, $14,540.66; legal fees, $1,442.08; commissions on loans, $812.48; medical fees, $9,441.42; miscellaneous, $20,817.10	82,965 67
Gross loss on sale or maturity of ledger assets:—Bonds, $51.00; real estate, $15,195.75	15,246 75
Total Disbursements	$1,133,741 49

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
		$		$		$	$		$
At end of 1929	11,953	27,513,616	8,774	16,985,331	2,427	7,955,231	5,835	23,154	52,460,013
New issued	1,239	3,747,095	1,740	3,778,863	297	2,294,574	......	3,276	9,820,532
Old revived	83	163,611	80	182,677	4	15,000	......	167	361,288
Old increased	2	15,254	1	35,640	1	8,635	528	4	60,057
Transferred to	164	405,908	176	479,254	76	597,226	......	416	1,482,388
Totals	13,441	31,845,484	10,771	21,461,765	2,805	10,870,666	6,363	27,017	64,184,278
Less ceased by:									
Death	42	108,897	33	79,089	30	84,996	......	105	272,982
Maturity	......	....	54	72,500	.....	....	......	54	72,500
Expiry	5	20,000	......	....	29	322,945	......	34	342,945
Surrender	458	1,061,859	269	459,868	.....	....	......	727	1,521,727
Lapse	834	2,130,010	886	2,053,708	254	1,188,383	......	1,974	5,372,101
Decrease	......	101,789	......	51,782	.....	123,198	......	......	276,769
Not taken	169	480,467	279	601,356	11	83,844	......	459	1,165,667
Transferred from	183	467,710	163	713,182	70	301,496	......	416	1,482,388
Total ceased	1,691	4,370,732	1,684	4,031,485	394	2,104,862	......	3,769	10,507,079
At end of 1930	11,750	27,474,752	9,087	17,430,280	2,411	8,765,804	6,363	23,248	53,677,199
Reinsured	......	1,033,290	......	235,233	.....	3,279,384	......	......	4,547,907

Miscellaneous

New policies issued and paid for in cash: Number, no record; gross amount, no record; reinsured, no record. Claims reinsured: Death claims $13,799; matured endowments, none. Total amount in force divided as to dividend plan: Annual, none; quinquennial, none; deferred, $13,729; non-participating, $53,663,470. Total, $53,677,199. Additional accidental death benefits: Gross amount issued, $2,695,707; reinsured, $566,045; terminated by accidental death, $3,000; reinsured, none; in force, $17,911,228; reinsured, $2,596,711.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary with Profits:					
Life	5	$10,729	$6,393	....	....
Endowment assurance	2	3,000	2,671	....	....
Totals	7	$13,729	$9,064	....	....
Ordinary without Profits:					
Life	11,745	$27,467,311	$3,636,795	$1,033,290	$204,342
Endowment assurance	9,085	17,430,355	2,650,139	235,233	73,823
Term, etc.	1,062	6,463,804	44,972	3,279,384	18,693
Additional accidental death benefits	....	17,911,228	12,702	2,596,711	1,424
Disability benefits	......	14,161,786	200,970	103,263	705
Extra premiums	......	....	3,991	....	157
Totals	21,892	$51,361,470	$6,549,569	$4,547,907	$299,144
Group without Profits	1,349	$2,302,000	$15,554	....	....
Grand Totals	23,248	$53,677,199	$6,574,187	$4,547,907	$299,144

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Annual Payment	Reserve
Without Profits:					
Supplementary contracts:					
Not involving life contingencies	2	$800 00	$5,622 00	....	....

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts	$9,064	$6,932,345	$6,941,409
Total reserve on reinsured contracts	....	306,311	306,311
Total net reserve on the Company's basis of valuation before deduction permitted by statute	$9,064	$6,626,034	$6,635,098
Deduction made therefrom (permitted under The Ontario Insurance Act)	....	354,433	354,433
Full deduction permitted, adjusted for reinsured, being	....	(363,886)	(363,886)
Net reserve carried in the liabilities	$9,064	$6,271,601	$6,280,665
Net reserve computed on the statutory basis (without deduction)	9,064	6,626,034	6,635,098
Reserve maintained by the company in excess of the statutory reserve	Nil	Nil	Nil

Miscellaneous Statement

1. (1) The calculation of the "Reserve" in the "Statement of Actuarial Liabilities" was made according to the OM 5 Table of Mortality for the bulk of the business. Some new policies introduced in 1930 were issued on the American Men Table and a section of the business taken over from the Equity Life was valued on the HM Table. Interest at 3½% was used throughout and advantage was taken where possible of the allowances permitted under The Ontario Insurance Act.

(*a*) The number of policies issued to residents in tropical or semi-tropical countries was negligible, and no extra reserve was set up.

(*b*) Policies issued at ages higher than the true age were valued at the rated-up age.

(*c*) Policies issued with a lien were valued as if no lien existed, i.e., the lien was ignored.

(*d*) The Company has no policies in force with an extra premium payable in one sum.

2. On policies issued with an extra premium payable annually, fifty per cent. of the annual extra was held as reserve.

Miscellaneous Statement—*Continued*

(*e*) All sub-standard policies issued by the Company are on the basis of (*b*), (*c*), (*d*).

(*f*) The reserve held for disability benefits is as follows: (1) Before occurrence—50% of the accumulated disability premiums collectable on business in force, December 31, 1930, was held as reserve. (2) After occurrence—Hunter's 3% Disabled Life Reserve on all claims.

(*g*) The Company has no annuities other than two supplementary contracts.

(*h*) On policies providing for additional accidental death benefits the Company held 50% of the additional extra premium therefor.

(2) Items of Special Reserve:

The Company holds a small amount of extra reserve to provide an extra pure endowment addition to the Cash Value of a certain kind of policy at the end of the twentieth year.

II. No modifications—The extended term insurance is usually eliminated.

III. The average rate of interest earned in 1930 was 6.51%.

IV. The distribution of Surplus.

All policies issued and in force are non-participating except a very few taken over from Equity Life which provide for a deferred dividend which will be calculated in an arbitrary manner.

Schedule D.

Bonds and Debentures Owned by the Company

	Par Value	Book Value
(*a*) Government Bonds—(1) Dominion		
Dominion of Canada Victory Loan, 5½%, 1934	$100 00	$102 57
Dominion of Canada Victory Loan, 5½%, 1934	500 00	509 41
Canadian Victory Loan, 5½%, 1934	1,000 00	1,017 80
(*a*) Government Bonds—(2) Provincial		
Province of Alberta, 5%, 1940	31,000 00	30,200 10
Province of Alberta, 4%, 1938	2,433 33	2,327 89
Province of Ontario, 4½%, 1945	5,000 00	4,836 00
(*a*) Government Bonds—(3) Foreign		
Department of Antioquia, 7%, 1945	10,000 00	9,563 00
Government of the Argentine Nation, 5½%, 1962	5,000 00	4,839 85
Commonwealth of Australia, 4½%, 1956	10,000 00	8,969 00
Republic of Bolivia, 7%, 1969	15,000 00	13,509 00
United States of Brazil, 6½%, 1957	5,000 00	4,698 50
United States of Brazil, 6½%, 1957	4,000 00	3,940 40
United States of Brazil, 6½%, 1957	5,000 00	4,424 50
Province of Buenos Aires, 6%, 1961	5,000 00	4,759 00
Province of Buenos Aires, 6%, 1961	25,000 00	23,040 00
Department of Caldas, 7½%, 1946	10,000 00	9,991 00
Republic of Chile, 6%, 1960	5,000 00	4,736 00
Republic of Chile, 6%, 1960	10,000 00	7,450 00
Republic of Colombia, 6%, 1961	5,000 00	4,747 50
Republic of Colombia, 6%, 1961	10,000 00	9,490 00
Republic of Colombia, 6%, 1961	25,000 00	22,257 50
Department of Cundinamarca, Colombia, 6½%, 1959	4,000 00	3,725 20
Department of Cundinamarca, Colombia, 6½%, 1959	5,000 00	4,531 50
Department of Cundinamarca, Colombia, 6½%, 1959	10,000 00	8,909 00
Municipality of Medellin, Colombia, 6½%, 1954	5,000 00	4,698 00
Republic of Peru, 6%, 1960	5,000 00	4,622 00
Republic of Peru, 6%, 1961	5,000 00	4,545 50
Republic of Peru, 6%, 1961	5,000 00	4,545 50
Republic of Peru, 6%, 1961	5,000 00	4,545 50
Republic of Peru, 6%, 1960	25,000 00	22,602 50
Republic of Peru, 6%, 1960	10,000 00	5,664 00
State of Rio Grande do Sul, 6%, 1968	5,000 00	4,704 50
State of Rio Grande do Sul, 6%, 1968	5,000 00	4,630 50
State of San Paulo, 7%, 1940	25,000 00	23,962 50
Department of Santander, 7%, 1948	10,000 00	9,435 00
Republic of Uruguay, 6%, 1964	25,000 00	24,437 50
Republic of Uruguay, 6%, 1964	5,000 00	4,887 50
(b) Government Guaranteed—(1) Dominion		
Canadian National Railways, 4%, 1968	11,193 33	9,850 13
Canadian National Railways, 4%, 1968	38,933 33	34,261 33
Canadian National Railways, 4½%, 1968	1,000 00	920 10
(b) Government Guaranteed—(2) Provincial		
Canadian Northern Pacific Ry. (B.C. Guar.), 4½%, 1950	1,460 00	1,319 09
Canadian Northern Pacific Ry. (B.C. Guar.), 4½%, 1950	6,326 67	5,716 04
Canadian Northern Pacific Ry. (B.C. Guar.), 4½%, 1950	9,733 33	8,793 90
Can. Nor. West. Ry. (Alta. Guar.), 4½%, 1943	24,000 00	22,106 44
Can. Nor. West. Ry. (Alta. Guar.), 4½%, 1942	5,937 32	5,545 21
Can. Nor. West. Ry. (Alta. Guar.), 4½%, 1943	6,000 00	5,715 60
Can. Nor. West. Ry. (Alta Guar.), 4½%, 1942	5,971 40	5,748 87
Hanna Hospital (Alta. Guar.), 8%, 1941	5,071 48	5,265 12
Hydro-Electric Power Commision (Guar. Prov. Ont.), 4½%, 1960	10,000 00	9,349 00
(b) Government Guaranteed—(3) Foreign		
National Bank of Panama, 6½%, 1949	25,000 00	25,000 00
The Oriental Development Co. (Guar. Jap. Govt.), 5½%, 1958	10,000 00	9,002 00
City of Tokio (Guar. Jap. Govt.), 5½%, 1961	5,000 00	4,745 00
City of Yokohama (Guar. Jap. Govt.), 6%, 1961	5,000 00	5,021 00
(c) Canadian Municipals—(1) Cities		
City of Brandon, Man., 5%, 1931-33	2,000 00	1,976 94
City of Edmonton, Alta., 5½%, 1947	7,000 00	7,060 90
City of Edmonton, Alta., 5½%, 1953	25,000 00	26,465 00
City of Edmonton, Alta., 5½%, 1954	28,000 00	29,601 60
City of Edmonton, Alta, 5½%, 1945	25,000 00	26,172 50
City of Edmonton, Alta., 5½%, 1945	7,000 00	7,336 00
City of Hull, Que., 6%, 1941	10,000 00	10,767 00

Schedule D.—*Continued*

	Par Value	Book Value
City of Lachine, Que., 5%, 1953	$9,000 00	$9,000 00
City of Moncton, N.B., 4½%, 1955	25,000 00	23,752 50
City of Niagara Falls, 5%, 1937-46	14,899 57	14,899 57
City of Oshawa, Ont., 5%, 1931-39	8,699 25	8,699 25
City of Quebec, 5%, 1953	17,000 00	16,552 14
City of Vancouver, 3½%, 1939	6,000 00	5,157 06
City of Windsor, Ont., 5%, 1934	25,000 00	24,945 00
City of Windsor, Ont., 5½%, 1940-45	11,463 24	11,992 27
City of Winnipeg, 4½%, 1963	16,060 00	15,454 02
(*c*) Canadian Municipals—(1) Towns		
Carleton Place, Ont., 5%, 1942-51	10,100 00	10,077 00
Coronation, Alta., 6%, 1931-37	3,792 30	3,860 43
Crystal Beach, Ont., 5½%, 1934	154 08	149 70
Crystal Beach, Ont., 5½%, 1935	500 00	486 45
Town of Eastview, Sask., 5½%, 1932-33	8,000 00	8,046 16
Town of Eastview, Ont., 7%, 1941	5,000 00	5,765 00
Ford City, Ont., 6%, 1945-47	25,000 00	26,039 49
Ford City, Ont., 6%, 1932	2,000 00	2,018 60
Ford City, Ont., 6%, 1935	25,000 00	25,540 00
Ford City, Ont., 6½%, 1933	2,000 00	2,043 80
Fort Frances, Ont., 6%, 1935-38	5,880 67	6,041 62
Town of Glace Bay, Ont., 5½%, 1944	30,000 00	30,000 00
Town of Kenora, Ont., 7%, 1931-35	2,223 79	2,285 52
Town of Kenora, Ont., 7%, 1939	639 35	682 79
Town of Kenora, Ont., 6½%, 1953	11,217 94	11,369 93
Leaside, Ont., 5½%, 1945-51	3,651 02	3,651 02
Leaside, Ont., 5½%, 1952-53	8,638 58	9,149 92
Medicine Hat, Alta., 6%, 1952	8,000 00	8,000 00
Medicine Hat, Alta., 5%, 1942	2,000 00	1,830 60
Medicine Hat, Alta., 6%, 1952	3,000 00	3,085 20
Medicine Hat, Alta., 6%, 1951	1,000 00	1,027 80
Montreal, North, Que., 6%, 1955-56	4,000 00	4,504 70
Parry Sound, Ont., 6%, 1945-47	22,924 44	25,161 95
Port Dover, Ont., 5½%, 1936-45	4,884 19	5,025 25
Preston, Ont., 5½%, 1931-54	8,028 28	8,514 74
Preston, Ont., 5½%, 1931-33	2,911 75	2,937 23
Preston, Ont., 5½%, 1931-55	5,419 81	5,623 08
Preston, Ont., 5½%, 1931-45	12,599 08	12,919 01
Riverside, Ont., 5½%, 1931-46	40,385 29	41,405 11
St. Michel de Laval, Que., 6%, 1954	9,000 00	10,140 30
St. Michel de Laval, Que., 6%, 1955	21,000 00	23,656 50
Sandwich, Ont., 6%, 1931-46	7,037 22	7,388 29
Shaunavon, Sask., 6½%, 1931-45	4,267 42	4,408 24
Shaunavon, Sask., 6½%, 1931-45	6,826 66	7,052 42
Springhill, N.S., 5½%, 1946	5,500 00	5,656 75
Sydney Mines, C.B., 5%, 1942	5,000 00	4,724 50
Town of Tecumseh, Ont., 6%, 1931-45	13,594 11	14,285 80
Town of Tecumseh, Ont., 6%, 1931-45	21,168 96	22,246 29
Town of Timmins, Ont., 7%, 1934	6,961 30	7,123 58
Town of Tuxedo, Man., 6%, 1942	10,000 00	9,892 00
Town of Tuxedo, Man., 6%, 1945	14,000 00	13,757 80
Town of Tuxedo, Man., 6%, 1945	20,000 00	19,730 00
Waterloo, Ont., 5%, 1934	10,000 00	10,000 00
Waterloo, Ont., 5½%, 1949	30,116 38	30,116 38
Waterloo, Ont., 5½%, 1931-39	2,767 00	2,767 00
Wilkie, Sask., 5½%, 1935-37	3,000 00	3,000 00
Yorkton, Sask., 7%, 1931-36	47,100 57	48,680 20
(*c*) Canadian Municipals—(1) Villages		
Ville de Beauharnois Debenture, 5½%, 1935	1,000 00	1,000 00
Village of Cayuga, 5½%, 1931-44	16,049 10	16,461 46
Dafoe, Sask., 8%, 1931-32	640 00	669 63
Embro, Ont., 6%, 1931-32	797 29	808 31
Fort Erie, Ont., 5½%, 1954	5,021 82	5,191 21
Kipling, Sask., 6%, 1931-38	3,796 70	3,833 85
Marcelin, Sask., 8%, 1931-32	600 00	627 78
New Hamburg, Ont., 5%, 1931-33	1,956 49	1,956 49
Ridgedale, Sask., 8%, 1931-32	415 00	434 21
St. Emilien (Lac St. Jean), Que., 5½%, 1940-47	29,000 00	29,596 36
St. Emilien (Lac St. Jean), Que., 5½%, 1931-39	3,200 00	3,239 26
Tantallon, Sask., 8%, 1931-32	600 00	627 78
(*c*) Canadian Municipals—(1) Counties		
County of Restigouche, N.B., 5%, 1945	25,000 00	25,207 50
(*c*) Canadian Municipals—(1) Municipalities		
Municipality of Burnaby, B.C., 5%, 1944	10,000 00	9,754 00
Rural Municipality of Whitemouth, Man., 6%, 1931-35	3,011 62	3,011 62
(*c*) Canadian Municipals—(1) Districts		
Point Grey, B.C., 5%, 1953-62	5,353 26	5,144 11
South Vancouver, 5½%, 1966	15,000 00	16,240 50
(*c*) Canadian Municipals—(1) Townships		
East York, 5½%, 1942-45	28,000 00	28,520 97
Sandwich West, Ont., 6%, 1941-42	15,000 00	16,218 12
Sandwich West, Ont., 5½%, 1950	10,000 00	9,426 50
Sombra, Ont., 6%, 1931-32	1,448 74	1,468 55
Teck, Ont., 6%, 1931-33	2,491 12	2,513 56
Tisdale, Ont., 5½%, 1936	21,207 76	21,240 72
Tisdale, Ont., 6%, 1934	8,559 52	8,815 77
(*c*) Canadian School Districts—(2)		
Arroyo School District No. 1980, Sask., 8%, 1931	100 00	104 63
Aylmer School District, Que., 5%, 1955	8,500 00	7,712 05
Belleau Brook School District, Sask., 8%, 1931	250 00	258 25
Boyer Lake School District No. 4331, Sask., 8%, 1931-32	1,063 04	1,100 59
Bradbury School District No. 1481, Man., 6½%, 1931-37	600 00	610 20
School District of Brightstone, Man., 8%, 1931-37	560 00	613 59
Brooklands School District, Man., 7%, 1933-42	5,000 00	5,140 96

Schedule D.—*Continued*

	Par Value	Book Value
Clay Centre School District No. 4672, 6%, 1931-41	$2,434 43	$2,497 48
Coxley School District No. 4662, 5¾, 1931-41	2,439 06	2,470 80
School District of Cummings, 5½%, 1931-49	2,913 95	2,913 95
Edmonton School District, Alta., 5½%, 1963	6,000 00	6,000 00
City of Edmonton Separate School, 6%, 1931-40	10,000 00	9,961 82
Edzell School District No. 1562, Sask., 6%, 1931-46	4,000 00	4,098 80
Grangeview School District, Man., 8%, 1931-32	400 00	405 49
Grayson Roman Catholic School District, Sask., 8%, 1931-32	1,327 78	1,374 96
Greenvale School District, Alta., 8%, 1931	100 00	100 93
Hanna School District, Alta., 6%, 1931-38	8,000 00	8,124 80
Harmonien School District, Alta., 8%, 1931-36	800 00	824 65
Hussar School District, Alta., 8%, 1931-36	2,800 00	2,883 00
School District of Iris, Man., 8%, 1931-37	700 00	773 22
Kindersley School District, 6½%, 1931-54	3,673 00	4,030 35
Lebanon School District No. 1544, Alta., 8%, 1931-37	700 00	717 17
Lemberg School District No. 1497, Man., 6%, 1931-46	2,375 00	2,450 53
City of Montreal Protestant Board of School Com., 5%, 1952	10,000 00	9,684 19
Murray Lake School District No. 4275, Sask., 8%, 1931-32	531 52	549 78
Noranda Catholic School Board, 5%, 1931-43	38,100 00	35,617 30
Norway Valley School District, Alta., 8%, 1931-36	720 00	741 12
Patriot School District No. 4631, Sask., 6½%, 1931-40	2,293 65	2,404 55
Quebec Roman Catholic Schools, 5%, 1949	28,000 00	26,679 54
Redvers School District, Sask., 5½%, 1931-46	8,754 42	8,754 42
St. Charles School District, Man., 7%, 1931-40	5,000 00	5,163 65
St. Etienne School District No. 1585, Man., 6%, 1931-47	2,009 61	2,023 06
St. Henry's R.C. Separate School District No. 5, 6½%, 1931-44	8,750 00	9,143 75
St. Jean School District No. 1508, Que., 6½%, 1931-36	600 00	712 30
St. Paul Separate School District No. 20, Sask., 5½%, 1931-56	10,592 58	10,032 64
St. Paul Roman Catholic Schools, 5½%, 1931-56	3,275 86	3,098 31
Sambor School District, Man., 6½%, 1931-41	1,226 62	1,291 19
Sanctuary School District No. 4566, Sask., 5¾%, 1931-46	3,952 42	3,986 74
Shawinigan Falls Schools, 5%, 1951-53	20,000 00	19,821 34
Striy School District No. 1424, Man., 6½%, 1931-37	540 00	549 23
Sundre School District, Alta., 8%, 1931-36	1,000 00	1,029 82
Tecumseh Separate School, 6%, 1931-39	9,039 14	9,039 14
Timmins Separate Schools, 5½%, 1938-41	9,000 00	9,166 95
School District of Trieste, Alta., No. 410, 8%, 1931-37	466 66	478 10
Tuxedo School District, Man., 6%, 1931-46	16,000 00	16,208 80
City of Verdun Quebec Schools, 5½%, 1963	20,000 00	21,264 00
Vidette School District No. 4644, Sask., 6%, 1931-41	2,431 63	2,494 40
Wartime School District 10-Year Annuity Deb., 5¾%, 1931-36	4,658 04	4,673 84
Westwood School District No. 4301, Sask., 8%, 1931-32	531 47	549 78
Whitecourt School District No. 2736, Alta., 8%, 1931-37	2,800 00	2,879 05
Woodside School District, Man., 8%, 1931-32	150 00	151 40
Wrentham Consolidated School District, Alta., 7½%, 1931-48	11,613 04	12,718 67
(*c*) (3) Rural Telephone Companies		
Bromhead Rural Telephone Co., 8%, 1931-36	1,865 88	1,916 12
Eastern Edam Rural Telephone Co., 7½%, 1931-37	1,800 12	1,922 80
Lacadia Rural Telephone Co., 6%, 1931-41	4,872 31	4,999 06
Pilger Rural Telephone Co., 6%, 1931-36	858 49	841 66
(*d*) Public Utilities		
Beauharnois Power Corp., 6%, 1959	25,000 00	24,762 50
Canada Northern Power Co., 5%, 1953	5,000 00	4,810 50
Gatineau Power, 5%, 1956	5,000 00	4,758 00
National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,950 00
National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,950 00
Northwestern Power Co., 6%, 1960	5,000 00	4,879 00
Ontario Power Service Corp., Ltd., 5½%, 1950	5,000 00	4,660 50
Ontario Power Service Corp., Ltd., 5½%, 1950	5,000 00	4,715 00
St. Jerome Power Limited, Que., 5½%, 1949-58	25,000 00	24,039 56
Tokyo Electric Light Co., Ltd., 6%, 1953	5,000 00	4,516 00
United Gas & Fuel Co., 5½%, 1948	25,000 00	24,654 24
(*e*) Miscellaneous		
Abitibi Power & Paper, 5%, 1953	10,000 00	9,153 00
Abitibi Power & Paper, 5%, 1953	5,000 00	4,415 00
Adelaide-Peter Buildings, Ltd., 6¼%, 1948	25,000 00	23,337 50
Adelaide-Peter Buildings, Ltd., 6¼%, 1948	25,000 00	23,337 50
Adelaide-Peter Buildings, Ltd., 6¼%, 1948	25,000 00	23,337 50
Ancroft Place, Limited, 6½%, 1946	10,000 00	9,853 00
Architects Building Corp., Ltd., 6%, 1945	30,000 00	28,821 00
Architects Building Corp., Ltd., 6%, 1945	5,000 00	4,813 00
Arnold Bros., Limited, 6%, 1947	6,000 00	4,800 00
Arnold Bros., Limited, 6%, 1947	9,000 00	7,380 00
Balfour Building Co., 6%, 1943	10,000 00	9,823 00
Bay-Adelaide Garage, Ltd., 6½%, 1947	5,000 00	5,050 50
Bay-Adelaide Garage, Ltd., 6½%, 1947	15,000 00	14,703 00
Bay-Cumberland Properties, Ltd., 6½%, 1944	10,000 00	9,526 00
Bay-St. Albans, Limited, 6½%, 1948	5,000 00	4,880 50
British American Oil Co., Ltd., 5%, 1945	2,500 00	2,495 00
Burns & Company, 5½%, 1948	25,000 00	24,315 00
Canada Cement Co., 5½%, 1947	5,000 00	5,122 00
Canada Power & Paper Corp., 5½%, 1958	10,000 00	9,890 00
Canadian Copper Refiners, Ltd., 6%, 1945	10,000 00	9,905 00
Canadian Copper Refiners, Ltd., 6%, 1945	5,000 00	4,976 00
Canadian Vickers, Ltd., 6%, 1947	10,000 00	8,159 00
Cawthra Apartments, 7%, 1946	1,000 00	1,023 80
Clarendon Apartments, Ltd., 7%, 1946	5,000 00	5,000 00
Clarendon Apartments, Ltd., 7%, 1946	5,000 00	5,000 00
Consolidated Investment Corp., 4½%, 1959	5,000 00	4,952 00
Consolidated Investment Corp., 4½%, 1959	5,000 00	4,950 00
Crescent Road Apartments, 7%, 1946	4,000 00	4,097 20
Detroit International Bridge, 6½%, 1952	5,000 00	4,284 00
Detroit International Bridge, 6½%, 1952	10,000 00	4,350 00
Dominion Realty Co., Ltd., 5½%, 1945	10,000 00	9,951 00

Schedule D.—*Continued*

	Par Value	Book Value
Dryden Paper Co., Ltd., 6%, 1949	$5,000 00	$4,956 00
Famous Players Canadian Corp., 6%, 1948	5,000 00	5,000 00
Firstbrook Boxes, Limited, 6%, 1948	5,000 00	5,000 00
Godfrey Realty Company, 6%, 1942	10,000 00	10,000 00
The Great Lakes Paper Co., Ltd., 6%, 1950	5,000 00	4,978 00
Great Lakes Paper Co., Ltd., 6%, 1950	5,000 00	4,978 00
Great West Saddlery Co., 6%, 1948	5,000 00	5,000 00
Howard Smith Paper Mills Co., Ltd., 5½%, 1953	5,000 00	4,905 00
Howard Smith Paper Mills, Ltd., 5½%, 1953	5,000 00	4,905 00
Jones Bros. of Canada, Ltd., 6½%, 1946	5,000 00	5,120 00
London Realty Co., Ltd., 6½%, 1950	5,000 00	4,926 00
Maple Leaf Milling Co., 5½%, 1949	4,000 00	2,853 60
Metropolitan Building, Ltd., 7%, 1944	2,000 00	2,035 80
Metropolitan Building, Ltd., 7%, 1944	13,000 00	13,351 00
Montreal Apartments, Limited, 5½%, 1948	5,000 00	4,721 50
Montreal Apartments, Ltd., 5½%, 1948	10,000 00	9,483 00
Montreal Apartments, Ltd., 5½%, 1948	5,000 00	4,410 50
Montreal Dry Docks, Ltd., 6%, 1948	5,000 00	4,925 50
Ontario Building, Limited, 6½%, 1943	5,000 00	4,958 00
Oshawa Buildings, Limited, 6½%, 1943	10,000 00	9,797 00
Park Lane Corporation, 6½%, 1943	15,000 00	13,797 00
The Royal Exchange Building, 6%, 1948	5,000 00	4,957 50
E. L. Ruddy Co., Ltd., 6½%, 1948	5,000 00	4,953 50
St. Clair Ave West, Ltd., 7%, 1945	10,000 00	10,000 00
Silverwood's Niagara Dairy, Ltd., 6½%, 1943	10,000 00	9,532 00
Sisters of St. Joseph for the Diocese of Toronto, 5½%, 1955-57	5,000 00	4,975 15
Star Steam Laundry Co., Ltd. (Ontario), 6½%, 1943	5,000 00	4,834 00
Stock Exchange Building Corp., 6%, 1944	5,000 00	4,882 50
United Grain Growers, 5%, 1948	5,000 00	4,860 50
Victoria Realty Corporation, 6%, 1948	10,000 00	10,000 00
Windsor Arms, Limited, 6½%, 1947	10,000 00	10,100 00
Windsor Hotel of Sault Ste. Marie, 6½%, 1950	5,000 00	4,945 55
Windsor Hotel of Sault Ste. Marie, 6½%, 1950	10,000 00	10,000 00
York-Adelaide Realty Co., Ltd., 7%, 1945	2,000 00	2,018 60
York-Adelaide Realty Co., Ltd., 7%, 1945	3,500 00	3,581 55
	$2,403,390 58	$2,356,814 68

Schedule E.

Stocks Owned by the Company

	Book Value	Market Value
Winnipeg Electric, Preferred, 100 shares	$10,920 00	$8,000 00
International Milling Co., Preferred, 50 shares	5,075 00	5,250 00
Royal Bank of Canada, Common, 116 shares	43,200 00	31,900 00
Public Service of New Jersey, Common, 100 shares	12,450 00	7,500 00
International Petroleum, Common, 200 shares	4,400 00	3,000 00
General Motors Corp., Common, 100 shares	4,525 00	3,600 00
Consolidated Gas of New York, Common, 100 shares	12,000 00	8,400 00
Consolidated Gas of New York, Common, 100 shares	11,250 00	8,400 00
International Petroleum, Common, 200 shares	2,706 25	3,000 00
Consolidated Gas of New York, Common, 200 shares	17,050 00	16,800 00
Canadian Pacific Railway, Common, 200 shares	7,100 00	8,000 00
Total	$130,676 25	$103,850 00

PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver.

Directors.—R. Gelletly, Vancouver; C. Spencer, Vancouver; C. B. McNaught, Toronto; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.; W. H. Malkin, Vancouver, T. W. Greer, Vancouver.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—†November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$650,000	Premiums—Ontario (net)	$73,168
Total assets	2,164,148	Premiums—Total business (net)	1,140,855
Total liabilities	1,104,028	Claims—Ontario (net)	37,282
Surplus protection of policyholders	1,060,120	Claims—Total business (net)	829,074

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1851. *Date commenced business in Canada.*—May 10, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$129,265
Assets in Canada	336,805	Premiums—Canada (net)	300,141
Liabilities in Canada	193,975	Claims—Ontario (net)	88,082
		Claims—Canada (net)	184,336

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*See note on page 1.

†Prior to this date business limited under Provincial charter to Province of British Columbia only.

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Jno. Holroyde, Montreal.
Chief or General Agent in Ontario.—J. M. McGregor, 100 Adelaide St. West, Toronto.
Date of Incorporation.—August 22, 1900. *Date commenced business in Canada.*—March 27, 1912.

Capital stock paid in cash	$973,333
Assets in Canada	652,612
Liabilities in Canada	282,568

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$102,808
Premiums—Canada (net)	375,925
Claims—Ontario (net)	112,952
Claims—Canada (net)	297,488

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.
Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.
Date of Organization.—1824. *Date commenced business in Canada.*—August 11, 1921.

Capital stock paid in cash	$486,667
Assets in Canada	183,046
Liabilities in Canada	102,411

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$48,233
Premiums—Canada (net)	138,052
Claims—Ontario (net)	77,724
Claims—Canada (net)	142,013

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lawson T. Hargreaves, Toronto.
Chief or General Agent in Ontario.—Lawson T. Hargreaves, Metropolitan Bldg., Toronto.
Date of Incorporation.—1864. *Date commenced business in Canada.*—1927.

Capital stock paid in cash	$6,610,086
Assets in Canada	275,284
Liabilities in Canada	97,389

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$66,471
Premiums—Canada (net)	137,034
Claims—Ontario (net)	33,503
Claims—Canada (net)	76,273

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*Phenix Compagnie Francaise du*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.
Chief or General Agent in Ontario.—Wm. G. Mitchell, 90 Adelaide St. East, Toronto.
Date of Organization.—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash	Francs 16,000,000
Assets in Canada	$208,334
Liabilities in Canada	105,105

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$28,585
Premiums—Canada (net)	131,783
Claims—Ontario (net)	17,201
Claims—Canada (net)	63,201

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James B. Patterson, Montreal.
Chief or General Agent in Ontario.—A. T. Cunningham, 54 Adelaide St. East, Toronto.
Date of Organization.—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash	£1,005,000
Life:	
Assets in Canada	$4,016,553
Ontario business in force (gross)	2,126,459
Canadian business in force (gross)	7,210,412
Other than Life:	
Assets in Canada	$2,881,248
Liabilities in Canada	1,145,492

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$48,159
Premiums—Canada (net)	197,100
Death Claims—Ontario (net)	131,548
Death Claims—Canada (net)	193,817
Other than Life:	
Premiums—Ontario (net)	368,132
Premiums—Canada (net)	1,701,763
Claims—Ontario (net)	241,239
Claims—Canada (net)	954,566

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*See note on page 1.

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.
Chief or General Agent in Ontario.—H. A. Butt, 12 Wellington St. East, Toronto.
Date of Incorporation.—May 31, 1859. *Date commenced business in Canada.*—May 20, 1890.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$6,000,000	Premiums—Ontario (net)	$122,896
Assets in Canada	728,830	Premiums—Canada (net)	491,349
Liabilities in Canada	286,796	Claims—Ontario (net)	62,634
		Claims—Canada (net)	374,654

PILOT INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONTARIO

Incorporated.—April, 1927. Commenced business in the Province of Ontario—April 20, 1927.

Officers (as at date of filing statement).—President, D. M. Ferry, Jr.; Vice-President, F. S. Brown; Secretary, Charles C. Bowen; General Manager, Norman G. Duffett; Treasurer, Paul M. Bowen.

Directors (as at date of filing statement).—Jno. S. Dowling, Charles C. Bowen, A. J. Crockett, Ralph E. Burks, D. M. Ferry, Jr., Kirby B. White, Alexander Fasken, J. J. Warren, J. H. Thom, Ralph H. Platts, Paul M. Bowen, F. S. Brown, E. C. Greb, George Hancock, Walter Steele.

Auditors.—Welch, Campbell & Lawless.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $2,000,000. Number of shares, 20,000. Par value, $100 each.		
Capital stock at beginning of year	$750,000 00	$75,000 00
Calls on capital received during year	....	168,620 00
Capital stock issued during year	246,000 00	24,480 00
Total	$996,000 00	$268,100 00
Deduct capital stock forfeited or cancelled	2,900 00	170 00
Capital stock at end of year	$993,100 00	$267,930 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$75,000 00
Amount received during the year	138,617 50
Total amount paid to December 31st, 1930	$213,617 50

Assets

Book value of bonds, debentures and debenture stocks owned		$484,159 18
Book value of stocks owned		22,300 00
Cash on hand and in banks:		
On hand at head office	$50 00	
In chartered banks of Canada in Canada	82,360 55	
		82,410 55
Interest accrued		6,915 81
Agents' balances and premiums uncollected, written on or after October 1st, 1930		47,743 22
Amount due from reinsurance on losses already paid		5,053 31
Increased market value of stocks over book value		700 00
Travel advances to employees		178 30
Travel advances to Standard Accident Insurance Company		135 50
Losses paid for Standard Accident Insurance Company		131 50
Recoveries outstanding on claims paid		18,795 45
Total Admitted Assets of Company		$668,522 82

Liabilities

Total provision for unpaid claims		$129,604 40
Total net reserve, $269,314.35; carried out at 80% thereof		215,451 48
Reserve and unpaid losses under unlicensed reinsurance, unsecured		7,921 61
Expenses due and accrued		3,763 67
Taxes due and accrued		5,793 66
Borrowed money		913 63
Reinsurance premiums		6,028 97
Agents' credit balances (net)		462 03
Total of all liabilities except capital stock		$369,939 45
Capital stock paid in cash	$267,930 00	
Surplus in Profit and Loss Account	30,653 37	
		298,583 37
Total Liabilities		$668,522 82

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*See note on page 1.

Profit and Loss Account

Net premiums written		$534,386 39
Reserve of unearned premiums (80 per cent.):		
At beginning of year		139,257 66
At end of year		215,451 48
Increase		$76,193 82
Net premiums earned		$458,192 57
Net losses and claims incurred		$256,067 33
Net adjustment expenses		11,009 96
Commissions		136,998 01
Taxes		5,380 79
Salaries, fees and travelling expenses		86,285 42
All other expenses		42,482 47
Underwriting loss		$80,031 41
Other revenue:		
Interest earned	$13,099 60	
Increase in market value of investments	8,440 68	
		21,540 28
Other expenditure:		
Interest on money borrowed	$503 52	
Bad debts written off	13,846 68	
Expense on sale of Pilot stock	433 63	
Loss and expense on purchase and sale of bonds	1,003 56	
		$15,787 39
Net loss for the year		$74,278 52

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year		$49,093 37
Net loss brought down		74,278 52
Premium on capital stock received in cash		138,617 50
Increase in paid-in capital stock	$192,930 00	$113,432 35
Amount paid on shares forfeited	170 00	
Decrease in contingent liabilities	6,553 00	
		199,653 00
		$313,085 35
Increase in disallowed assets	$9,117 16	
Increase in unsecured, unlicensed reinsurance	5,384 82	
		14,501 87
Surplus of assets over liabilities (except capital stock) at end of year		$298,583 39

Summary of Risks—Fire

(All in Ontario)

Gross in force, December 31, 1929	$2,023,145 00
Taken in 1930, new and renewed	3,002,513 00
Total	$5,025,658 00
Ceased in 1930	923,673 00
Gross in force, December 31, 1930	$4,101,985 00
Reinsurance in force, December 31, 1930	1,188,842 00
Net in force, December 31, 1930	$2,913,143 00

Exhibit of Premiums

(All in Ontario)

Class of Business	Gross in Force, Dec. 31, 1929	Taken in 1930 New and Renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurance in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Fire	$14,278 96	$28,794 46	$14,711 69	$28,361 73	$9,790 03	$18,571 70
Automobile	317,559 67	699,177 28	460,591 72	556,145 23	27,017 84	529,127 39
Burglary	2,043 35	2,639 22	2,535 20	2,147 37	1,005 06	1,142 31
General Liability	194 55	2,808 25	2,439 30	563 50	141 38	422 12
Inland Transportation	334 74	1,496 25	784 49	1,046 50	....	1,046 50
Accident and Sickness	45 00	221 00	65 00	201 00	....	201 00
Plate Glass	1,052 31	1,260 52	1,069 51	1,243 32	....	1,243 32
Bonds	787 21	10,169 85	7,643 08	3,313 98	171 28	3,142 70
Railroad, Accident and Sickness	50,137 63	12,151 86	....	62,289 49	62,289 49	....
Totals	$386,433 42	$758,718 69	$489,839 99	$655,312 12	$100,415 08	$554,897 04

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
(*a*) Government Bonds—		
(1) Dominion:		
Dominion of Canada, 5%, 1943	$25,000 00	$26,000 00
Dominion of Canada, 15-year Gold Bonds, 5½%, 1934	30,000 00	31,020 00
Dominion of Canada, 30-year Bonds, 4%, 1960	40,000 00	37,500 00
(2) Provincial:		
Province of Ontario, 4%, 1957	10,000 00	9,175 00
Province of Nova Scotia, 5%, 1959	10,000 00	10,150 00
Province of Manitoba, 4½%, 1960	20,000 00	19,700 00
Province of British Columbia, 5%, 1959	10,000 00	10,450 00
Province of Nova Scotia. 5%, 1959	10,000 00	10,475 00
Province of British Columbia, 5%, 1959	10,000 00	10,450 00
Province of British Columbia, 5%, 1939	25,000 00	25,625 00
Province of Ontario Debentures, 4½%, 1945	50,000 00	49,750 00
(*b*) Government Guaranteed—		
(1) Dominion:		
Canadian Northern Railway, 3½%, 1958	13,505 00	11,290 57
Canadian National Railway, 4½%, 1954	26,000 00	25,627 16
Canadian Northern Railway, 3½%, 1958	5,961 66	4,984 19
Canadian Northern Railway, 3½%, 1958	4,866 66	4,068 72
(2) Provincial:		
Pacific Great Eastern Railway, 4½%, 1942	5,353 33	5,167 25
Canadian Northwestern Railway, 4½%, 1942	4,866 66	4,563 03
(*c*) Canadian Municipals:		
Township of East York, 5½%, 1945	5,000 00	5,227 50
City of Fort William, 5%, 1955	5,000 00	5,023 90
City of Edmonton, 5%, 1953	5,840 00	5,742 66
Toronto Harbour Commission, 4½%, 1953	10,000 00	9,736 44
Township of East York, 5%, 1953	2,313 02	2,301 88
Township of East York, 5%, 1954	3,478 66	3,461 91
City of Sydney, Nova Scotia, 6%, 1951	5,000 00	5,568 70
Town of Timmins, 5½%, 1939	11,000 00	11,405 68
Town of Timmins, 5½%, 1938	4,000 00	4,132 64
Town of Glace Bay, 5½%, 1944	5,000 00	5,120 75
Town of Timmins, 5½%, 1940	9,000 00	9,363 78
Town of Kenora, 5½%, 1937	5,000 00	4,959 65
(*d*) Public Utilities:		
Montreal Light, Heat & Power Co., 5%, 1951	25,000 00	25,875 00
Bell Telephone Co., 5%, 1960	25,000 00	26,125 00
Shawinigan Water & Power Co., 4½%, 1970	20,000 00	19,450 00
Shawinigan Water & Power Co., 4½%, 1970	5,000 00	4,712 50
Sin-Mac Lines, Ltd. (First Mortgage), 6%, 1949	5,000 00	4,931 90
Canada Steamship Lines (Series "A"), 6%, 1941	5,000 00	5,119 30
(*e*) Miscellaneous:		
Great Lakes Paper Co. (First Mortgage), 6%, 1950	5,000 00	4,975 87
Howard Smith Paper Mills, Ltd., 5½%, 1953	5,000 00	4,905 35
Hinde & Dauche Paper Co. (First Mortgage), 5½%, 1948	5,000 00	5,000 00
Hamilton Cotton Co., Ltd. (First Mortgage), 5½%, 1948	5,000 00	4,891 10
Donna Conna Paper Co. (First Mortgage), 5½%, 1948	5,000 00	4,972 60
Maple Leaf Milling Co., 5½%, 1949	5,000 00	4,859 15
Total	$486,184 99	$481,159 18

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value
Canadian Bank of Commerce, 100 shares	$10,000 00	$22,300 00

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. H. Labelle, Montreal; Vice-President, Fred J. Walker, Montreal; General Manager, A. F. Glover, Montreal.

Directors.—J. H. Labelle, Montreal; F. J. Walker, Montreal; R. McConnell, Liverpool, Eng.; R. P. Adams, Montreal; Wm. Clelland, Montreal; A. F. Glover, Montreal; D. C. McLachlan, Winnipeg; E. F. Sise, Montreal; H. W. Wonham, Montreal.

Chief or General Agent in Ontario.—Percy J. Quinn, 29 Wellington St. East, Toronto.

Date of Insorporation.—June 15, 1926. *Date commenced business in Canada.*—January 20, 1927

Capital stock paid in cash	$178,445
Assets in Canada	230,837
Liabilities in Canada	127,705
Surplus protection to policyholders	103,132

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$2,909
Premiums—Canada (net)	68,125
Claims—Ontario (net)	5,375
Claims—Canada (net)	57,442

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*See note on page 1.

PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.

Date of Incorporation.—January 20, 1920. *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$729,900	Premiums—Ontario (net)	$37,186
Assets in Canada	149,398	Premiums—Canada (net)	107,266
Liabilities in Canada	84,575	Claims—Ontario (net)	24,861
		Claims—Canada (net)	56,974

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. W. Mackenzie, Toronto.

Chief or General Agent in Ontario.—J. W. Mackenzie, Federal Bldg., Toronto.

Date of Incorporation.—March, 1893. *Date commenced business in Canada.*—February 14, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,500,000	Premiums—Ontario (net)	$85,456
Assets in Canada	238,983	Premiums—Canada (net)	129,749
Liabilities in Canada	80,438	Claims—Ontario (net)	37,323
		Claims—Canada (net)	47,177

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, W. D. Bradford, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, N. R. Mitchell, Granby, Que.; Medical Director, D. K. Cowley, M.D., Granby, Que.

Directors.—J. G. Fuller, N. R. Mitchell, D. K. Cowley, M.D., Granby, Que.; W. W. D. Brock, Granby; Geo. H. Sherwood, Toronto; E. E. Gleason, Granby, W. D. Bradford, Granby, Que.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of Incorporation.—March 22, 1907. *Date commenced business in Canada.*—June 18, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$50,000	Premiums—Ontario (net)	$224,591
Total assets	326,526	Premiums—Total business (net)	434,188
Total liabilities	156,742	Claims—Ontario (net)	137,958
Surplus protection of policyholders	169,784	Claims—Total business (net)	281,587

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—Burriss & Sweatman, Ltd., 12 Wellington St. E., Toronto.

Date of Incorporation.—1799. *Date commenced business in Canada.*—January 9, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$66,518
Assets in Canada	393,293	Premiums—Canada (net)	129,056
Liabilities in Canada	90,742	Claims—Ontario (net)	45,693
		Claims—Canada (net)	102,425

THE PROVIDENCE FIRE ASSOCIATION OF PARIS*

(La Providence de Paris, France)
HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jules H. Pigeon, 59 St. James St. W. Montreal, Que.

Chief or General Agent in Ontario.—G. D. Buchan, 13 King St. West, Toronto.

Date of Incorporation.—1838. *Date commenced business in Canada.*—August 7, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash. . Francs	3,000,000	Premiums—Ontario (net)	$6,012
Assets in Canada	142,222	Premiums—Canada (net)	39,533
Liabilities in Canada	25,473	Claims—Ontario (net)	8,771
		Claims—Canada (net)	23,436

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*See note on page 1.

THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, MONTREAL, QUEBEC

Incorporated.—May 20, 1905. *Commenced business in the Province.*—1906.

Officers (as at date of filing statement).—President, Honourable P. R. DuTremblay; Manager, J. H. Pigeon; Secretary-Treasurer, Edmond Courtois; Assistant Secretary-Treasurer, J. E. Rochon.

Directors (as at date of filing statement).—Honourable P. R. DuTremblay, Honourable Senator G. N. Belcourt, R. O. Sweezey, Henri Geoffrion, Maxime Raymond, J. H. Rainville, A. J. Major, J. H. Pigeon, Edmond Courtois.

Auditors.—Riddell, Stead, Graham & Hutchison.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $1,000,000.00. Number of shares, 10,000. Par value, $100.00.		
Capital stock at beginning of year	$1,000,000 00	$254,905 00
Calls on capital received during year	....	19,950 00
Capital stock at end of year	$1,000,000 00	$274,855 00

Premium on Capital Stock

Total amount paid to December 31st, 1930	Nil

Assets

Book value of real estate, office premises		$344,463.74
Mortgage loans on real estate:		
First mortgages	$26,374 12	
Second and subsequent mortgages	2,500 00	
		28,874 12
Loans secured by bonds, stocks, and other collateral		76,483 68
Book value of bonds, debentures and debenture stocks owned		455,868 35
Book value of stocks owned		140,509 60
Cash on hand and in banks:		
In chartered banks of Canada in Canada	$133,672 05	
In all other banks and depositories	10,683 78	
		144,355 83
Interest—Accrued		7,538 72
Agents' balances and premiums uncollected, written on or after October 1st, 1930		251,457 49
Bills receivable—other than above		868 22
Amount due from reinsurance		230 35
Loans on life policies		24,451 95
Workmen's Compensation Reinsurance Bureau		38,190 08
Deferred life premiums		6,603 54
Sundry debtors		16,809 13
Estimated payrolls (Employers' Liability)		40,000 00
Plate glass in warehouse		1,286 60
Gross Assets of the Company		$1,577,991 40
Deduct:		
Deficiency of market value under book value of securities		34,647 95
Net Admitted Assets of the Company		$1,543,343 45

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims	$16,075 43	$373,277 49	$389,352 92
Total net reserve, $328,209.71; carried out at 80% thereof	43,922 77	218,644 95	262,567 72
Reinsurance	....	251,209 45	251,209 45
Reserve on life policies (OM 5-3%)	....	161,939 00	161,939 00
Sundry creditors	....	52,627 83	52,627 83
Reserve for doubtful accounts	....	10,000 00	10,000 00
Accrued taxes	....	19,633 91	19,633 91
Total of all liabilities except capital stock			$1,147,330 83
Capital stock paid in cash		274,855 00	
Surplus in Profit and Loss Account		121,157 62	
			396,012 62
Total liabilities			$1,543,343 45

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$89,831 66	$917,103 44	$1,016,935 10
Reserve of unearned premiums (80 per cent.):			
At beginning of year	$47,695 53	$348,698 86	$396,394 39
At end of year	43,922 77	380,583 95	424,506 72
Increase or decrease	$3,772 76	$31,885 09	$28,112 33
Net premiums earned	$93,604 42	$895,218 35	$988,822 77
Net losses and claims incurred	$67,347 48	$489,123 65	$556,471 13
Net adjustment expenses	2,745 50	49,399 00	52,144 50
Commissions	9,910 61	39,738 93	49,649 54
Taxes	2,437 33	30,061 36	32,498 69
Salaries, fees and travelling expenses	14,795 39	124,473 10	139,268 49
All other expenses			88,457 37
Underwriting profit			$70,333 05
Other revenue:			
Interest, dividends and rents earned		$52,964 87	
Bad debts recovered previously written off		1,041 19	
Profit on sale of bonds		2,215 26	
			$56,221 32
Other expenditure:			
Bad debts written off		$5,017 22	
Decrease in market value of securities		23,271 21	
			$28,288 43
Net profit for the year			$98,265 94

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except Capital Stock) at beginning of year		$328,119 05
Net profit brought down		98,265 94
		$426,384 99
Increase in paid in capital stock		19,950 00
		$446,334 99
Increase in disallowed assets	$30,322 37	
Dividends declared	20,000 00	
		50,322 37
Surplus of assets over liabilities (except capital stock) at end of year		$396,012 62

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force at end of 1929	$9,591,732	$24,191,077	$33,782,809
Taken in 1930, new and renewed	8,939,066	21,424,685	30,363,751
Total	$18,530,798	$45,615,762	$64,146,560
Ceased in 1930, including renewed	7,708,526	18,051,174	25,759,700
Gross in force at end of 1930	$10,822,272	$27,564,588	$38,386,860
Amount reinsured	2,847,800	8,063,242	10,911,042
Net in force at end of 1930	$7,974,472	$19,501,346	$27,475,818

Exhibit of Premiums

Class	Gross in Force at end of 1929	Taken in 1930, new and renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurane in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Fire:						
Ontario. . .	$107,287 83	$107,826 88	$102,011 55	$113,103 16	$48,160 35	$64,942 81
Elsewhere.	285,966 81	257,743 27	221,260 54	322,449 54	106,308 51	216,141 03
Total. . .	$393,254 64	$365,570 15	$323,272 09	$435,552 70	$154,468 86	$281,083 84
Automobile:						
Ontario. . .	$49,895 57	$91,307 56	$82,973 15	$58,229 98	$30,245 72	$27,984 26
Elsewhere.	223,427 81	448,951 11	470,080 68	202,298 24	102,352 60	99,945 64
Total. . .	$273,323 38	$540,258 67	$553,053 83	$260,528 22	$132,598 32	$127,929 90
Accident and Sickness:						
Ontario. . .	$4,368 39	$5,593 76	$6,100 61	$3,861 54	$911 79	$2,949 75
Elsewhere.	12,543 17	18,938 54	16,086 08	15,395 63	4,602 87	10,792 76
Total. . .	$16,911 56	$24,532 30	$22,186 69	$19,257 17	$5,514 66	$13,742 51
Accident and Sickness Comb'd:						
Ontario. . .	$143 20	$6,293 10	$6,339 15	$97 15	....	$97 15
Elsewhere.	3,011 99	68,265 15	68,823 83	2,453 31	....	2,453 31
Total. . .	$3,155 19	$74,558 25	$75,162 98	$2,550 46	....	$2,550 46
Guarantee:						
Ontario. . .	$1,251 31	$316 33	$1,214 67	$352 97	$10 00	$342 97
Elsewhere.	22,384 12	38,690 18	29,828 05	31,246 25	2,624 59	28,621 66
Total. . .	$23,635 43	$39,006 51	$31,042 72	$31,599 22	$2,634 59	$28,964 63
Plate Glass:						
Ontario. . .	$799 03	$731 15	$929 33	$600 85	....	$600 85
Elsewhere.	7,436 95	7,601 49	6,654 78	8,383 66	....	8,383 66
Total. . .	$8,235 98	$8,332 64	$7,584 11	$8,984 51	....	$8,984 51
Burglary:						
Ontario. . .	$597 61	$266 53	$453 67	$410 47	$37 76	$372 71
Elsewhere.	22,674 95	22,651 63	20,093 15	25,233 43	2,233 45	22,999 98
Total. . .	$23,272 56	$22,918 16	$20,546 82	$25,643 90	$2,271 21	$23,372 69
Public Liability:						
Ontario. . .	$2,575 78	$4,229 03	$3,987 94	$2,816 87	....	$2,816 87
Elsewhere.	26,004 09	35,790 78	36,944 79	24,850 08	1,881 52	22,968 56
Total. . .	$28,579 87	$40,019 81	$40,932 73	$27,666 95	$1,881 52	$25,785 43
Inland Transit:						
Ontario. . .	$2,384 70	$5,984 25	$4,229 45	$4,139 50	....	$4,139 50
Elsewhere.	....	....	....	....	....	....
Total. . .	$2,384 70	$5,984 25	$4,229 45	$4,139 50	....	$4,139 50
Windstorm:						
Ontario. . .	$20 60	$650 40	....	$671 00	$331 55	$339 45
Elsewhere.	....	....	....	....	....	....
Total. . .	$20 60	$650 40	....	$671 00	$331 55	$339 45
Employers' Liability:						
Ontario. . .	....	....	....	....	....	....
Elsewhere.	$192,611 34	$860,364 13	$868,222 75	$184,752 72	$60,246 15	$124,506 57
Total. . .	$192,611 34	$860,364 13	$868,222 75	$184,752 72	$60,246 15	$124,506 57
Life (ordinary):						
Ontario. . .	....	....	....	....	....	....
Elsewhere.	$28,752 62	$32,244 56	$33,012 51	$27,984 67	$2,270 67	$25,714 00
Total. . .	$28,752 62	$32,244 56	$33,012 51	$27,984 67	$2,270 67	$25,714 00
Life (industrial):						
Ontario. . .	....	....	....	....	....	....
Elsewhere.	$18,411 60	$17,160 55	$20,166 35	$15,405 80	....	$15,405 80
Total. . .	$18,411 60	$17,160 55	$20,166 35	$15,405 80	....	$15,405 80
All Business:						
Ontario. . .	$169,324 02	$223,198 99	$208,239 52	$184,283 49	$79,697 17	$104,586 32
Elsewhere.	843,225 45	1,808,401 39	1,791,173 51	860,453 33	282,520 36	577,932 97
Total. . .	$1,012,549 47	$2,031,600 38	$1,999,413 03	$1,044,736 82	$362,217 53	$682,519 29

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 5%, 1943	$3,000 00	$2,978 71
Dominion of Canada (War Loan), 5½%, 1933	53,000 00	53,523 84
Dominion of Canada (War Loan), 5½%, 1937	2,000 00	2,059 50
Dominion of Canada (Guaranteed Harbour Com.), 5%, 1969	25,000 00	25,129 19
Dominion of Canada, 4½%, 1940	39,000 00	37,657 27
Dominion of Canada, 4½%, 1944	25,000 00	25,000 00
Canadian National Railways, 4¾%, 1955	25,000 00	24,639 71
Canadian National Railways, 4½%, 1954	67,000 00	67,000 00
Cartierville, 6%, 1937	11,000 00	11,392 88
Grand' Mere, 4½%, 1935	10,000 00	10,000 00
Grand' Mere, 5½%, 1946	4,000 00	3,790 55
La Tuque, 5%, 1941	12,000 00	11,912 89
Aylmer, 5½%, 1934	5,000 00	5,042 51
Mount Royal, 5%, 1944	16,000 00	15,946 56
St. Leonard de Port Maurice, 6%, 1941	10,000 00	9,912 00
Pointe Claire, 5%, 1944	4,000 00	3,664 78
St. Boniface, 5%, 1942	8,000 00	7,614 89
City de Montreal, 4½%, 1950	25,000 00	23,513 72
Longue Pointe, 5½%, 1953	5,000 00	4,566 81
Sault au Recollet, 6%, 1941	3,000 00	2,974 38
School Commission of Montreal, 4%, 1951	5,000 00	3,926 95
Credit Foncier Franco Canadian, 5%, 1934	10,000 00	9,840 00
Maple Leaf Milling, 5½%, 1949	12,500 00	11,969 90
Gatineau Power Co., Ltd., 5%, 1956	20,000 00	18,706 71
Montreal Tramways Co, 5%, 1955	15,000 00	13,851 38
United Securities, Ltd., 5½%, 1952	15,000 00	14,559 96
Shawinigan Water, 5%, 1970	10,000 00	9,832 24
Montreal Light, Heat & Power, 5%, 1970	25,000 00	24,861 02
Total	$464,500 00	$455,868 35

Schedule "E"

Stocks Owned by the Company

	Book Value	Market Value
Canada Power & Paper (Com.), 500 shares	$21,180 00	$2,500 00
Montreal Power (Com.), 504½ shares	27,781 60	28,756 50
Montreal Power (part paid) (Com.), 14 shares	168 00	168 00
Dominion Bridge (Com.), 200 shares	16,070 00	10,400 00
Imperial Oil (Com.), 500 shares	10,900 00	9,000 00
Quebec Power (Com.), 500 shares	27,975 00	21,000 00
Shawinigan Power (Com.), 500 shares	36,435 00	25,500 00
	$140,509 60	$97,324 50

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co., Ltd., Montreal, Que.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Organization.—October 17, 1903. *Date commenced business in Canada.*—December 19, 1910.

Capital stock paid in cash	£140,000
Assets in Canada	$647,494
Liabilities in Canada	362,015

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$145,686
Premiums—Canada (net)	480,878
Claims—Ontario (net)	88,882
Claims—Canada (net)	256,168

PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Bernard Humphrey, Montreal.

Chief or General Agent for Ontario.—H. Shaw, c/o Parkes, McVittie & Shaw, 4 Richmond St., East, Toronto

Date of Organization.—1848. *Date commenced business in Canada.*—August 28, 1923.

Capital stock paid in cash	£1,249,105
Assets in Canada	$1,285,010
Liabilities in Canada	576,159

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$221,855
Premiums—Canada (net)	750,026
Claims—Ontario (net)	107,450
Claims—Canada (net)	408,603

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*See note on page 1.

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, P.Q.

Officers.—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, W. R. Houghton, E. G. Meredith, Hon. N. Garneau.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$125,000	Premiums—Ontario (net)	$37,680
Total assets	743,445	Premiums—Total business (net)	173,806
Total liabilities	171,353	Claims—Ontario (net)	12,012
Surplus protection of policyholders	572,093	Claims—Total business (net)	69,879

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 15, 1871. *Commenced business in the Province.*—July 1, 1871.

Officers (as at date of filing statement).—President, W. R. Houghton, Vice-President, Joseph Walmsley; Secretary, Hugh F. Crighton; Manager, Joseph Walmsley.

Directors (as at date of filing statement).—Chas. M. Horswell, C. H. C. Fortner, Alfred Wright, W. R. Houghton, Joseph Walmsley.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $100,000.		
Number of shares, 2,000. Par value, $50.		
Capital stock at beginning of year	$100,000 00	$100,000 00
Capital stock at end of year	$100,000 00	$100,000 00

Premium on Capital Stock

Total amount paid to December 31, 1930	Nil

Assets

Book value of real estate, office premises (less encumbrances)		$40,000 00
Mortgage loans on real estate, first mortgages		1,800 00
Book value of bonds, debentures and debenture stocks owned		600,793 64
Book value of stocks owned		55,883 26
Cash on hand and in Banks:		
On hand at head office	$1,043 63	
In chartered banks of Canada in Canada	19,139 91	
In all other banks and depositories	10,977 39	
		31,160 93
Interest accrued	$7,383 73	
Dividends due	950 00	
		8,333 73
Agents' balances and premiums uncollected, written on or after October 1, 1930		9,249 89
Balances due by reinsurance companies		985 83
Total Admitted Assets of the Company		$748,207 28

Liabilities

Total provision for unpaid claims		$1,878 49
Total net reserve		96,960 46
Cash dividends to shareholders, due and unpaid		27 00
Expenses due and accrued		350 00
Taxes due and accrued		3,266 07
Return premiums		49 28
Bills payable, London & Lancashire Insurance Co., Ltd.		67,029 12
Total of all liabilities except capital stock		$169,560 42
Capital stock paid in cash	$100,000 00	
Reserve fund	250,000 00	
Surplus in Profit and Loss Account	228,646 86	
		578,646 86
Total Liabilities		$748,207 28

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*See note on page 1.

Profit and Loss Account

(All in the Province)

Net premiums written		$99,314 79
Reserve of unearned premiums:		
At beginning of year		106,069 13
At end of year		96,960 46
Decrease		$9,108 67
Net premiums earned		$108,423 46
Net losses and claims incurred		$38,690 45
Net adjustment expenses		1,409 84
Commissions		23,942 20
Taxes		3,479 49
Salaries, fees and travelling expenses		12,186 36
All other expenses		5,613 13
Underwriting profit		$23,101 99
Other revenue:		
Interest earned	$29,790 15	
Dividends earned	3,800 00	
Endorsement fees	40 00	
		$33,630 15
		$56,732 14
Other expenditure:		
Bad debts written off	$53 88	
Loss on operation of property owned	857 22	
Depreciation on building	22,887 50	
		23,798 60
Net Profit for the Year		$32,933 54

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year	$585,277 43
Net profit brought down	32,933 54
	$618,210 97
Decrease in disallowed assets	435 89
	$618,646 86
Dividends declared	40,000 00
Surplus of assets over liabilities (except capital stock) at end of year	$578,646 86

Summary of Risks—Fire

	At Risk	Premiums
Gross in force, December 31, 1929	$30,629,439 00	$213,592 44
Taken in 1930, new and renewed	18,027,279 00	111,592 62
Total	$48,656,718 00	$325,185 06
Ceased in 1930	18,072,326 00	123,267 91
Gross in force, December 31, 1930	$30,584,392 00	$201,917 15
Reinsurance in force, December 31, 1930	638,000 00	2,245 52
Net in force, December 31, 1930	$29,946,392 00	$199,671 63

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Province of Ontario, 6%, 1935	$10,000 00	$9,325 00
Province of Ontario, 6%, 1941	15,000 00	14,700 00
Hydro-Electric Power Commission, 4%, 1957	7,000 00	5,608 40
City of Toronto, 5½%, 1948	5,000 00	5,000 00
City of Port Arthur, 5%, 1937	5,000 00	5,437 20
City of Regina (£800. 0. 0.), 4½%, 1952	3,893 33	3,157 10
Town of Kenora, 5%, 1940	5,000 00	5,000 00
Town of Gananoque, 4%, 1935	2,000 00	2,000 00
Town of Kenora, 5½%, 1937	1,000 00	1,000 00
Canada Permanent Mortgage Corporation, 5%, 1935	20,000 00	20,000 00
Dominion of Canada Victory Loan, 5½%, 1937	100,000 00	100,370 42
Dominion of Canada Victory Loan, 5½%, 1933	65,000 00	65,267 00
Dominion of Canada Victory Loan, 5½%, 1934	10,000 00	10,000 00
Province of Saskatchewan, 5%, 1939	21,000 00	20,103 30
Province of Ontario, 6%, 1943	25,000 00	24,575 00
Province of British Columbia, 5%, 1949	25,000 00	25,187 50
Government of Newfoundland, 5½%, 1939	25,000 00	25,225 54
Hydro-Electric Power Commission, 4%, 1957	18,000 00	14,421 60
Hydro-Electric Power Commission, 4½%, 1960	129,000 00	99,962 10
Canadian National Railways, 5%, 1954	25,000 00	24,750 00
City of Toronto, 5½%, 1938	5,000 00	5,120 50
City of Edmonton, 5½%, 1946	30,000 00	30,271 50
City of Kingston, 5%, 1943	15,000 00	14,929 50
Town of Fort Erie, 5½%, 1936-42	27,158 92	27,745 29
Ford City, 5%, 1961-65	24,223 90	23,625 59
Town of Elmira, 6%, 1939-40	2,236 65	2,236 65
Town of Elmira, 6%, 1941	1,219 95	1,219 95
Gatineau Power Company, 5%, 1956	15,000 00	14,554 50
	$636,732 75	$600,793 64

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Consumers' Gas Company of Toronto, 380 shares....	$38,000 00	$55,883 26	$69,160 00

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal, Que.

Chief or General Agent in Ontario.—P. J. Quinn, 29 Wellington St. East, Toronto.

Date of Incorporation.—September 11, 1891. *Date commenced business in Canada.*—November 1, 1891.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$5,000,000	Premiums—Ontario (net)........	$222,438
Assets in Canada...............	1,088,360	Premiums—Canada (net)........	699,387
Liabilities in Canada...........	571,859	Claims—Ontario (net)..........	117,396
		Claims—Canada (net)..........	395,769

QUEENSLAND INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.

Chief or General Agent in Ontario.—W. A. Suckling, 18 Toronto St., Toronto.

Date of Organization.—1868. *Date commenced business in Canada.*—May 16, 1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	£500,000	Premiums—Ontario (net)........	$50,359
Assets in Canada................	$471,303	Premiums—Canada (net)........	292,491
Liabilities in Canada...........	247,422	Claims—Ontario (net)..........	16,656
		Claims—Canada (net)..........	171,115

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal, Que.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Organization.—March, 1849. *Date commenced business in Canada.*—November 2, 1902.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	£200,000	Premiums—Ontario (net)........	$97,120
Assets in Canada................	$583,267	Premiums—Canada (net)........	320,491
Liabilities in Canada...........	245,389	Claims—Ontario (net)..........	43,848
		Claims—Canada (net)..........	149,664

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Edward Milligan, Hartford, Conn.; Vice-Presidents: E. R. Decary, Montreal, Que.; E. V. Chaplin, Hartford, Conn.; J. W. Tatley, Montreal, Que.; Secretary, A. H. Vallance, Montreal, Que.

Directors.—Hon. J. P. B. Casgrain, Major Walter Molson, W. A. Ralston, Lieut.-Col. Robt. Starke, Montreal, Que.; T. C. Temple, Hartford, Conn.; Geo. C. Long, Jr. Hartford, Conn.; E. Milligan, Hartford, Conn.; E. V. Chaplin, Hartford, Conn.; J. W. Tatley, Montreal, Que.; E. R. Decary, Montreal. Que.

Chief or General Agent in Ontario.—J. S. Wilson, 43 Adelaide St. East, Toronto.

Date of Incorporation.—July 1, 1920. *Date commenced business in Canada.*—November 24, 1920.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$200,000	Premiums —Ontario (net)........	$15,964
Total assets....................	623,180	Premiums —Total business (net)...	78,539
Total liabilities.................	83,529	Claims—Ontario (net)..........	8,328
Surplus protection of policyholders	539,651	Claims—Total business (net)....	29,153

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*See note on page 1.

REPUBLIC FIRE INSURANCE COMPANY*

Head Office, Pittsburgh, Pa.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, Montreal.
Chief or General Agent in Ontario.—John B. Hall, Metropolitan Bldg., Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada,*—October 31, 1929.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$12,004
Assets in Canada	138,128	Premiums—Canada (net)	54,620
Liabilities in Canada	45,390	Claims—Ontario (net)	24,505
		Claims—Canada (net)	37,852

RHODE ISLAND INSURANCE COMPANY*

Head Office, Providence, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal, Que.
Chief or General Agent in Ontario.—Jas. Preston, 810 Excelsior Life Bldg., Toronto.
Date of Incorporation.—1907. *Date commenced business in Canada.*—1928.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$21,613
Assets in Canada	123,138	Premiums—Canada (net)	59,304
Liabilities in Canada	43,561	Claims—Ontario (net)	10,879
		Claims—Canada (net)	36,011

THE RIDGELY PROTECTIVE ASSOCIATION*

Head Office, Worcester, Mass.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Atkins, Toronto.
Chief or General Agent in Ontario.—Wm. Atkins, Continental Life Bldg., Toronto.
Date of Incorporation.—1894. *Date commenced business in Canada.*—September 30, 1913.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$73,862
Assets in Canada	Nil	Premiums—Canada (net)	81,606
Liabilities in Canada	Nil	Claims—Ontario (net)	45,159
		Claims—Canada (net)	52,056

ROSSIA REINSURANCE COMPANY, LIMITED*

Head Office, Copenhagen, Denmark

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.
Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.
Date of Incorporation.—1928. *Date commenced business in Canada.*—December 1, 1924.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,340,000	Premiums—Ontario (net)	$38,010
Assets in Canada	123,733	Premiums—Canada (net)	73,672
Liabilities in Canada	50,679	Claims—Ontario (net)	20,446
		Claims—Canada (net)	46,928

ROYAL EXCHANGE ASSURANCE*

Head Office, London, England

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.
Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—November 4, 1910.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$4,608,563	Premiums—Ontario (net)	$280,101
Assets in Canada	1,530,169	Premiums—Canada (net)	1,195,276
Liabilities in Canada	749,566	Claims—Ontario (net)	180,667
		Claims—Canada (net)	670,424

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*See note on page 1.

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.
Chief or General Agent in Ontario.—P. J. Quinn, 29 Wellington St. East, Toronto.
Date of Incorporation.—May 3, 1854. *Date commenced business in Canada.*—1868.

Capital stock paid in cash	$13,625,279
Life:	
Assets in Canada	$7,060,852
Ontario business in force (gross)	6,900,671
Canadian business in force (gross)	26,368,665
Other than Life:	
Assets in Canada	$5,359,886
Liabilities in Canada	2,329,467

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$300,945
Premiums—Canada (net)	890,279
Death Claims—Ontario (net)	71,003
Death Claims—Canada (net)	199,375
Other than Life:	
Premiums—Ontario (net)	$955,032
Premiums—Canada (net)	2,985,898
Claims—Ontario (net)	462,241
Claims—Canada (net)	1,666,497

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.
Chief or General Agent in Ontario.—John M. McGregor, Concourse Bldg., Toronto
Date of Incorporation.—1907. *Date commenced business in Canada.*—January 10, 1920.

Capital stock paid in cash	£30,000
Assets in Canada	$259,950
Liabilities in Canada	167,798

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$72,629
Premiums—Canada (net)	167,037
Claims—Ontario (net)	65,043
Claims—Canada (net)	135,971

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.
Chief or General Agent in Ontario.—G. A. Sherritt, Excelsior Life Bldg., Toronto.
Date of Incorporation.—May, 1865. *Date commenced business in Canada.*—September 14, 1907.

Capital stock paid in cash	$4,000,000
Assets in Canada	743,357
Liabilities in Canada	315,370

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$197,748
Premiums—Canada (net)	581,520
Claims—Ontario (net)	85,489
Claims—Canada (net)	308,857

SAINT PAUL MERCURY INDEMNITY COMPANY OF SAINT PAUL*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.
Chief or General Agent in Ontario.—Geo. A, Sherritt, Excelsior Life Bldg., Toronto.
Date of Incorporation.—March 22, 1926. *Date commenced business in Canada.*—July, 1926.

Capital stock paid in cash	$800,000
Assets in Canada	59,052
Liabilities in Canada	31,194

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,031
Premiums—Canada (net)	43,245
Claims—Ontario (net)	32,665
Claims—Canada (net)	39,260

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, G. N. Ducharme, Chambly Basin, Que.; 1st Vice-President, Hon. Sir H. Laporte, Montreal; 2nd Vice-President, Louis Lymburner, Montreal; General Manager, N. Ducharme, Montreal; Secretary, Jean Pasquin.

Directors.—J. N. Cabana, Montreal; R. B. Bachaud, Waterloo, Que.; A. Milette, Terrebonne, Que.; Adjutor Cote, N.P.; A. Vallie, K.C., Chas. A. Roy.

Chief or General Agent in Ontario.—Hon. N. A. Belcourt, Rideau St., Ottawa.
Date of Incorporation—May, 1911. *Date commenced business in Canada.*—August, 1912.

Capital stock paid in cash	$226,480
Total assets	4,438,934
Ontario business in force (gross)	3,256,661
Total business in force (gross)	31,160,335

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$103,521
Premiums—Total business (net)	876,039
Death Claims—Ontario (net)	13,100
Death Claims—Total business (net)	163,478

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*See note on page 1.

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes-Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, T. H. Hall, Toronto.

Directors.—J. A. Macintosh, Toronto; F. Norrie-Miller, J.P., Perth, Scotland; F. Richardson, Philadelphia, Pa.; W. A. Barrington, Toronto; S. Norrie-Miller, Perth, Scotland; R. S. Waldie, Toronto; J. A. Northway, Toronto; Col. J. F. Michie, Toronto; Thos. H. Hall, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—December 22, 1920.

Capital stock paid in cash	$225,000
Total assets	382,740
Total liabilities	128,740
Surplus protection of policyholders	254,000

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,595
Premiums—Total business (net)	87,937
Claims—Ontario (net)	10,780
Claims—Total business (net)	32,785

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander Bissett, Montreal.

Chief or General Agent in Ontario.—W. J. Morris, Metropolitan Bldg., Toronto.

Date of Incorporation.—1876. *Date commenced business in Canada.*—December 17, 1918.

Capital stock paid in cash	£80,000
Assets in Canada	$471,126
Liabilities in Canada	219,109

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$151,108
Premiums—Canada (net)	282,641
Claims—Ontario (net)	74,643
Claims—Canada (net)	150,619

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Esinhart, Montreal.

Chief or General Agent in Ontario.—Wm. A. Medland, Mail Bldg., Toronto.

Date Organized.—1824. *Date Incorporated.*—June 26, 1833. *Date commenced business in Canada.*—February, 1882.

Capital stock paid in cash	$1,460,000
Assets in Canada	1,289,162
Liabilities in Canada	375,910

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$127,399
Premiums—Canada (net)	457,197
Claims—Ontario (net)	63,924
Claims—Canada (net)	258,697

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officers in Canada.—W. G. Drysdale, Toronto.

Chief or General Agent in Ontario.—W. G. Drysdale, 36 Toronto St., Toronto.

Date of Incorporation.—1875. *Date commenced business in Canada.*—December 11, 1924.

Capital stock paid in cash	£500,000
Assets in Canada	$254,133
Liabilities in Canada	118,189

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$68,165
Premiums—Canada (net)	163,352
Claims—Ontario (net)	43,759
Claims—Canada (net)	107,889

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.

Chief or General Agent in Ontario.—Wm. Thompson, Metropolitan Bldg., Toronto.

Date of Incorporation.—June 5, 1841. *Date commenced business in Canada.*—November 29, 1921.

Capital stock paid in cash	$2,000,000
Assets in Canada	214,635
Liabilities in Canada	91,103

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$33,534
Premiums—Canada (net)	112,254
Claims—Ontario (net)	20,932
Claims—Canada (net)	72,085

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*See note on page 1.

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—W. G. Haskings, 27 Wellington St. West, Toronto.
Date of Incorporation.—1924. *Date commenced business in Canada.*—April 2, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$3,739
Assets in Canada	167,110	Premiums—Canada (net)	12,332
Liabilities in Canada	8,056	Claims—Ontario (net)	1,949
		Claims—Canada (net)	6,826

SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, Vancouver, B.C.
Chief or General Agent in Ontario.—W. C. McLaughlin, 72 Queen St. W., Toronto, Ont.
Date of Incorporation.—1908. Date commenced business in Canada.—May, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$125,000	Premiums—Ontario (net)	$10,092
Assets in Canada	185,622	Premiums—Canada (net)	28,161
Liabilities in Canada	25,487	Claims—Ontario (net)	2,405
		Claims—Canada (net)	22,592

SOVEREIGN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, H. J. Meiklejohn, M.D., Winnipeg; Vice-Presidents, W. H. Carter, Winnipeg; E. E. Sharpe, Winnipeg; Assistant General Manager, M. D. Grant, Winnipeg.

Directors.—R. G. Macdonald, Brandon; W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; John Martin, Winnipeg; J. L. Bathgate, Winnipeg; H. J. Meiklejohn, Winnipeg; W. H. Carter, Winnipeg; E. E. Sharpe, Winnipeg; William Whyte.

Chief or General Agent in Ontario.—W. H. Burnett, Federal Bldg., Toronto.

Date of Incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$209,995	Premiums—Ontario (net)	$152,853
Total assets	6,029,297	Premiums—Total business (net)	853,845
Ontario business in force (gross)	4,827,821	Death Claims—Ontario (net)	17,628
Total business in force (gross)	30,014,589	Death Claims—Total business (net)	128,217

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.
Date of Incorporation.—April 24, 1849. *Date commenced business in Canada.*—November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$72,755
Assets in Canada	699,328	Premiums—Canada (net)	430,112
Liabilities in Canada	272,129	Claims—Ontario (net)	53,306
		Claims—Canada (net)	294,531

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.
Chief or General Agent in Ontario.—A. B. Pakenham, 64 King St. East, Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—February 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	Nil	Premiums—Ontario (net)	$14,919
Assets in Canada	$27,810	Premiums—Canada (net)	55,422
Liabilities in Canada	36,490	Claims—Ontario (net)	25,068
		Claims—Canada (net)	57,828

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*See note on page 1.

THE STATE ASSURANCE COMPANY, LIMITED*

Head Office, Liverpool, England

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$14,420
Assets in Canada	$278,648	Premiums—Canada (net)	153,644
Liabilities in Canada	76,867	Claims—Ontario (net)	5,502
		Claims—Canada (net)	108,448

STUYVESANT INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—November 25, 1850. *Date commenced business in Canada.*—August 25, 1916.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$131,215
Assets in Canada	407,305	Premiums—Canada (net)	354,115
Liabilities in Canada	177,134	Claims—Ontario (net)	63,661
		Claims—Canada (net)	183,847

SUN INSURANCE OFFICE*

Head Office, London, England

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.

Date of Incorporation.—April 7, 1810. *Date commenced business in Canada.*—June 30, 1892.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,336,000	Premiums—Ontario (net)	$344,893
Assets in Canada	1,396,466	Premiums—Canada (net)	928,697
Liabilities in Canada	742,915	Claims—Ontario (net)	139,065
		Claims—Canada (net)	468,073

SUN LIFE ASSURANCE COMPANY OF CANADA*

Head Office, Montreal, P.Q.

Officers.—President and Managing Director, T. B. Macaulay, Montreal, Que.; Vice-President and Actuary, A. B. Wood, Montreal, Que.

Directors.—T. B. Macaulay, Montreal; A. B. Wood, Montreal; Robert Adair, Montreal; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir H. S. Holt, Montreal; Carl Riordan, Westmount; John W. Ross, Westmount; Hon. L. C. Webster, Westmount; J. R. Dougall, Montreal; Jas. C. Tory, Halifax; J. W. McConnell, Montreal; C. E. Neill, Montreal; C. B. McNaught; Ross H. McMaster; Hon. L. H. Taschereau; E. W. Beatty.

Chief or General Agent in Ontario.—John A. Tory, Sun Life Bldg., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$10,024,853
Total assets	588,733,632	Premiums—Total business (net)	138,753,853
Ontario business in force (gross)	309,244,539	Death Claims—Ontario (net)	2,193,431
Total business in force (gross)	2,924,435,441	Death Claims—Total business (net)	22,373,750

SUSSEX FIRE INSURANCE COMPANY*

Head Office, Newark, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—April 28, 1928. *Date commenced business in Canada.*—March, 1929.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$16,367
Assets in Canada	129,561	Premiums—Canada (net)	70,212
Liabilities in Canada	41,192	Claims—Ontario (net)	15,905
		Claims—Canada (net)	39,455

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*See note on page 1.

SVEA FIRE AND LIFE INSURANCE COMPANY*

HEAD OFFICE, GOTHENBERG, SWEDEN

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, 201 Dominion Bank Bldg., Toronto.

Chief or General Agent in Ontario.—Joseph Murphy, Toronto, Ont.

Date of Incorporation.—May 18, 1866. *Date commenced business in Canada.*—1927.

Capital stock paid in cash	$3,216,000
Assets in Canada	75,816
Liabilities in Canada	24,379

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$11,447
Premiums—Canada (net)	35,293
Claims—Ontario (net)	3,085
Claims—Canada (net)	32,126

TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, TOKIO, JAPAN

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, 18 Wellington St. East, Toronto.

Date of Incorporation.—1879. *Date commenced business in Canada.*—March 12, 1920.

Capital stock paid in cash	$15,000,000
Assets in Canada	237,845
Liabilities in Canada	113,301

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$60,430
Premiums—Ontario (net)	155,391
Claims—Ontario (net)	52,410
Claims—Canada (net)	119,044

TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONTARIO

Incorporated.—July 31, 1921. *Commenced business in the Province.*—October, 1921.

Officers (as at date of filing statement).—President, G. G. Larratt Smith; Vice-President, Rt. Hon. Arthur Meighen, K.C.; Secretary, Thomas G. Bleck; General Manager, Paul H. Holst; Treasurer, C. W. Sykes.

Directors (as at date of filing statement).—Lt.-Col. C. H. Ackerman, J. T. Braund, Charles W. Buchanan, C. V. Cummings, R. T. Evans, W. W. Evans, W. P. Fess, Hon. Forbes Godfrey, M.D., M.P.P., P. H. Holst, Ray Lawson, M. A. MacKenzie, M.A. Rt. Hon. Arthur Meighen, K.C., G. Larratt Smith, K.C., J. Fyfe Smith.

Auditors.—Messrs. Clarkson, Gordon, Dilworth, Guilfoyle & Nash.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Shares	Amount
Amount of capital stock authorized, $600,000.		
Number of shares, 200,000. Par value, $3.00.		
Balance in capital stock account at December 31, 1929 (subject to adjustments below)	43,868 ½	$438,685 00
Adjustments of capital in 1930 applicable to shares issued (at a price to be adjusted) in 1928.		
(*a*) Additional shares at $10.50 to shareholders who received stock at $22.50 in settlement (tentatively) of the Company's indebtedness to them on account of payments made in advance of calls. Price of $22.50 was subsequently adjusted to $10.50 requiring an additional issue of 6,992 shares at $10.50. Par $10.00	6,992	69,920 00
	50,860 ½	$508,605 00
Converting the above $10.00 par value capital to $3.00 par (a deduction of $7.00 per share on 50,860 ½ shares)		356,023 50
New capital $3.00 par	50,860 ½	$152,581 50
(*b*) Additional $3.00 par shares at $7.00 per share to settle with shareholders who overpaid on subscriptions for stock	41,745	125,235 00
Additional shares issued at $7.00 of which $3.00 is capital	2,191	6,573 00
		$284,389 50
Less amount unpaid on additional shares		105 00
Capital paid up	94,796 ½	$284,284 50

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$713,898 10
Net increase during the year	164,847 50
Total amount paid to December 31st, 1930	$878,745 60

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*See note on page 1.

Assets

Mortgage loans on real estate		$60,000 00
Book value of bonds, debentures and debenture stocks owned		844,774 41
Book value of stocks owned		101,497 59
Cash on hand and in banks:		
In chartered banks of Canada in Canada	$149,090 45	
In all other banks and depositories at branch offices	50 00	
		149,140 45
Interest accrued	$14,112 88	
Dividends due	1,150 00	
		15,262 88
Agents' balances and premiums uncollected, written on or after October 1, 1930		228,180 91
Amount due from reinsurance on losses already paid		34,334 37
Deposits with other insurers to secure reinsurance assumed		20,000 00
Amounts due from unlicensed reinsurance companies fully reserved for		55,993 27
Gross Assets of the Company		$1,509,183 88
Deduct:		
Deficiency of market under book value of securities		14,219 27
Total Admitted Assets of the Company		$1,494,964 61

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims	$56,476 61	$251,019 70	$307,496 31
Total net reserve, $392,681.54; carried out at 80% thereof	168,826 65	145,318 59	314,145 24
Reserve and unpaid losses under unlicensed reinsurance, unsecured			36,146 75
Expenses due and accrued			34,153 05
Taxes due and accrued			15,500 64
Reinsurance premiums			28,189 41
Return premiums			5,701 05
Liability re Workmen's Compensation Insurance			114,145 43
Total of all liabilities except capital stock			$855,477 88
Capital stock paid in cash		$284,284 50	
Surplus in Profit and Loss Account		355,202 23	
			639,486 73
Total Liabilities			$1,494,964 61

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$390,924 58	$844,589 33	$1,235,513 91
Reserve of unearned premiums (80 per cent.):			
At beginning of year	$177,447 80	$134,993 49	$312,441 29
At end of year	168,826 65	145,318 59	314,145 24
Increase or Decrease	$8,621 15	$10,325 10	$1,703 95
Net premiums earned	$399,545 73	$834,264 23	$1,233,809 96
Net losses and claims incurred	$201,292 02	$514,286 43	$715,578 45
Net adjustment expenses	14,793 66	25,926 03	40,719 69
Commissions	65,150 36	201,511 60	266,661 96
Taxes	5,000 00	8,179 39	13,179 39
Salaries, fees and travelling expenses	125,439 54	29,092 58	154,532 12
All other expenses			83,697 98
Underwriting loss			$40,559 63
Other revenue:			
Interest earned		$52,879 77	
Increase in market value of investments		3,246 36	
Other gains, (specify) profit on sale of investments		9,622 27	
			65,748 40
Bad debts written off			15,077 29
Net profit for the year			$10,111 48

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year		$541,640 00
Net profit brought down		10,111 48
Transferred to premium on capital stock by adjustment in par value		164,847 50
		$716,598 98
Decrease in disallowed assets	$32,815 30	
Decrease in unsecured unlicensed reinsurance	44,472 95	
		77,288 25
		$793,887 23
Decrease in capital stock		154,400 50
Surplus of assets over liabilities, excluding capital stock, at end of year		$639.486 73

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force at end of 1929	$36,355,381 00	$18,688,273 00	$55,043,654 00
Taken in 1930, new and renewed	21,913,456 00	11,648,580 00	33,562,036 00
Total	$58,268,837 00	$30,336,853 00	$88,605,690 00
Ceased in 1930, including renewed	22,949,657 00	12,714,435 00	35,664,092 00
Gross in force at end of 1930	$35,319,180 00	$17,622,418 00	$52,941,598 00
Amount reinsured	15,317,044 00	7,486,625 00	22,803,669 00
Net in force at end of 1930	$20,002,136 00	$10,135,793 00	$30,137,929 00

Exhibit of Premiums

Class	Gross in Force at end of 1929	Taken in 1930, New and Renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurance in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Fire:						
Ontario...	$380,983 26	$210,357 49	$253,061 67	$338,279 08	$116,997 07	$221,282 01
Elsewhere.	196,182 19	137,450 89	152,710 01	180,923 07	63,241 41	117,681 66
Total...	$577,165 45	$347,808 38	$405,771 68	$519,202 15	$180,238 48	$338,963 67
Automobile:						
Ontario...	$300,322 59	$316,540 51	$407,054 80	$209,808 30	$29,652 93	$180,155 37
Elsewhere.	266,462 88	290,735 44	378,093 89	179,104 43	14,624 10	164,480 33
Total...	$566,785 47	$607,275 95	$785,148 69	$388,912 73	$44,277 03	$344,635 70
Accident and Sickness:						
Ontario...	$9,999 82	$9,231 05	$13,428 59	$5,802 28	653 25	5,149 03
Elsewhere.	6,049 57	3,778 13	8,816 90	1,010 80	149 72	861 08
Total...	$16,049 39	$13,009 18	$22,245 49	$6,813 08	$802 97	$6,010 11
Guarantee:						
Ontario...	$7,576 70	$15,051 17	$9,396 50	$13,231 37	$751 98	$12,479 39
Elsewhere.	12,171 92	30,816 27	20,022 00	22,966 19	1,906 10	21,060 09
Total...	$19,748 62	$45,867 44	$29,418 50	$36,197 56	$2,658 08	$33,539 48
Plate Glass:						
Ontario...	$6,623 02	$3,869 94	$5,088 35	$5,404 61	....	$5,404 61
Elsewhere.	2,776 14	1,390 68	2,592 17	1,574 65	....	1,574 65
Total...	$9,399 16	$5,260 62	$7,680 52	$6,979 26	....	$6,979 26
Burglary:						
Ontario...	$4,275 77	$4,243 67	$4,121 95	$4,397 49	$586 50	$3,810 99
Elsewhere.	4,237 13	5,234 19	3,978 53	5,492 79	636 52	4,856 27
Total...	$8,512 90	$9,477 86	$8,100 48	$9,890 28	$1,223 02	$8,667 26
Employers' Liability:						
Ontario...	$25 00	$231 81	$129 31	$127 50	....	$127 50
Elsewhere.	28,619 33	149,535 03	135,361 68	42,792 68	1,113 52	41,679 16
Total...	$28,644 33	$149,766 84	$135,490 99	$42,920 18	$1,113 52	$41,806 66
Public Liability:						
Ontario...	$20,948 55	$37,620 50	$36,485 94	$22,083 11	$3,820 97	$18,262 14
Elsewhere.	9,956 49	38,987 40	34,845 79	14,098 10	2,472 11	11,625 99
Total...	$30,905 04	$76,607 90	$71,331 73	$36,181 21	$6,293 08	$29,888 13
Blanket Residence:						
Ontario...	$20,365 76	$3,765 29	$7,532 86	$16,598 19	1,273 72	$15,324 47
Elsewhere.	25,446 96	4,719 47	3,969 19	26,197 24	1,587 79	24,609 45
Total...	$45,812 72	$8,484 76	$11,502 05	$42,795 43	$2,861 51	$39,933 92
Tornado:						
Ontario...	$11,686 80	$4,104 40	$2,997 33	$12,793 87	....	$12,793 87
Elsewhere.	5,473 32	338 22	1,419 07	4,392 47	....	4,392 47
Total...	$17,160 12	$4,442 62	$4,416 40	$17,186 34	....	$17,186 34
Inland Transporation:						
Ontario...	$11,980 93	$10,256 98	$16,370 58	$5,867 33	$1,232 26	$4,635 07
Elsewhere.	25 00	197 00	28 00	194 00	181 25	12 75
Total...	$12,005 93	$10,453 98	$16,398 58	$6,061 33	$1,413 51	$4,647 82

Exhibit of Premiums—Continued

Class	Gross in Force at end of 1929	Taken in 1930, New and Renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurane in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Marine:						
Ontario	....	$2,864 00	$2,864 00	....	....	....
Elsewhere	1,839 15	2,811 86	3,586 44	1,064 57	$100 00	$964 57
Total	$1,839 15	$5,675 86	$6,450 44	$1,064 57	$100 00	$964 57
Laundry Bundle:						
Ontario	....	$578 91	$248 74	$330 17	....	$330 17
Elsewhere	....	....	....	....	....	....
Total	....	$578 91	$248 74	$330 17	....	$330 17
Forgery:						
Ontario	....	$523 16	....	$523 16	....	$523 16
Elsewhere	....	35 00	....	35 00	....	35 00
Total	....	$558 16	....	$558 16	....	$558 16
All Business:						
Ontario	$774,788 20	$619,238 88	$758,780 62	$635,246 46	$154,968 68	$480,277 78
Elsewhere	559,240 08	666,029 58	745,423 67	479,845 99	86,012 52	393,833 47
Total	$1,334,028 28	$1,285,268 46	$1,504,204 29	$1,115,092 45	$240,981 20	$874,111 25

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Government Bonds		
Dominion of Canada, 5 ½ %, 1933	$500 00	$500 00
Province of Alberta, 5 %, 1940	7,000 00	6,861 00
Province of Alberta, 4 %, 1938	24,333 33	21,016 70
Province of British Columbia, 4 ½ %, 1957	8,000 00	7,880 00
Province of British Columbia, 4 ½ %, 1957	2,000 00	1,970 00
Province of British Columbia, 4 ½ %, 1951	40,000 00	37,540 00
Province of British Columbia, 4 ½ %, 1955	5,000 00	4,751 20
Province of Manitoba, 4 %, 1947	40,000 00	35,124 00
Province of New Brunswick, 5 %, 1943	5,000 00	4,900 00
Province of Ontario, 4 %, 1968	10,000 00	9,430 00
Province of Ontario, 4 ½ %, 1937	5,000 00	4,925 00
Province of Ontario, 4 ½ %, 1937	7,000 00	6,895 00
Province of Saskatchewan, 5 %, 1939	10,000 00	10,000 00
Province of Saskatchewan, 5 %, 1944	10,000 00	9,725 00
Province of Saskatchewan, 4 %, 1949	£2,500	10,022 90
Province of Saskatchewan, 4 %, 1949	£2,000	8,018 30
Province of Saskatchewan, 4 %, 1949	£200	801 85
Province of Saskatchewan, 4 ½ %, 1955	10,000 00	9,852 00
Government Guaranteed		
Grand Trunk Railway, 4 %	24,333 33	21,170 00
Grand Trunk Railway, 4 %	58,400 00	50,370 00
Grand Trunk Pacific Rly., Dominion of Canada Gar., 4 %, 1962	19,440 00	16,451 10
National Transcontinental Rly. Branch Lines Co., 4 ½ %, 1955	25,000 00	24,097 50
National Transcontinental Rly Branch Lines Co., 4 ½ %, 1955	31,000 00	30,205 30
Grand Trunk Pacific Branch Lines, Saskatchewan Guar., 4 %, 1939	2,430 00	2,296 35
Grand Trunk Pacific, Alberta Guar., 4 %, 1942	2,430 00	2,272 05
Grand Trunk Pacific Branch Lines, Saskatchewan Guar., 4 %, 1939	£1,000	12,551 92
Grand Trunk Pacific Branch Lines, Alberta Guar., 4 %, 1939	£2,000	
Hydro-Electric Power Commission of Ontario, Guar., 4 %, 1957	6,000 00	4,905 00
Hydro-Electric Power Commission of Ontario, Guar., 4 %, 1958	4,000 00	3,345 60
Pacific Great Eastern Rly., British Columbia Guar., 4 ½ %, 1942	5,000 00	4,719 00
Canadian Municipals		
City of Calgary, 5 %, 1943	$24,333 33	$24,340 65
City of Belleville Bonds, 5 %, 1945	26,390 22	26,524 05
City of Toronto, 4 ½ %, 1953	1,000 00	852 00
City of Toronto, 5 %, 1950	10,000 00	10,000 00
City of Toronto, 4 ½ %, 1938	10,000 00	9,599 00
City of Toronto, 4 ½ %, 1951	25,000 00	23,747 50
City of Windsor, 4 ½ %, 1960	5,000 00	4,267 00
City of Vancouver, 5 %, 1944	25,000 00	24,820 00
City of Valleyfield, 5 %, 1937	1,000 00	995 00
City of Valleyfield, 5 %, 1938	3,000 00	2,985 00
City of Valleyfield, 5 %, 1939	3,000 00	2,985 00
Town of Sturgeon Falls, 7 %, 1935	1,000 00	1,063 70
Roman Catholic School, Town of Cobalt, 5 %, 1931-45	11,331 84	11,331 84
Public Utilities		
Burrard Inlet, Tunnel and Bridge Co., guaranteed by District of North Vancouver, 6 %, 1973	10,000 00	10,653 00
Miscellaneous		
British American Oil Co., Ltd., 5 %, 1945	10,000 00	10,000 00
British American Oil Co., Ltd., 5 %, 1945	15,000 00	15,000 00
Canada Permanent Mortgage Corporation, 5 %, 1934	15,000 00	15,000 00
Canada Permanent Mortgage Corporation, 5 %, 1931	10,000 00	10,000 00

Schedule "D"—Continued

Miscellaneous—*Continued*	Par Value	Book Value
Canada Permanent Mortgage Corporation, 5%, 1932	15,000 00	15,000 00
Canada Permanent Mortgage Corporation, 4½%, 1934	10,000 00	10,000 00
Canadian Bakeries, Ltd., 6½%, 1945	5,000 00	5,175 00
Canada Realty Corporation, 6%, 1931-49	38,000 00	39,341 40
Cosmos Imperial Mills, 6½%, 1944	5,000 00	5,195 00
City Dairy, Ltd. (Winnipeg), 6%, 1948	25,000 00	24,250 00
T. Eaton Realty Co., 5%, 1949	25,000 00	24,000 00
Fraser Companies, 6%, 1932	5,000 00	4,262 50
General Steel Wares, Ltd., 6%, 1952	25,000 00	24,750 00
Hamilton Cotton Co., Ltd., 5½%, 1948	10,000 00	9,750 00
Harris Abattoir Co., 6%, 1947	25,000 00	25,107 50
The Huron & Erie Mortgage Corporation, 5%, 1935	1,000 00	1,000 00
The Huron & Erie Mortgage Corporation, 5%, 1935	500 00	500 00
The Huron & Erie Mortgage Corporation, 5%, 1931	1,000 00	1,000 00
London Realty Co., 6½%, 1950	25,000 00	24,632 50
McColl-Frontenac Oil Co., Ltd., 6%, 1949	5,000 00	4,800 00
National Trust Co., Ltd., 5%, 1932	15,000 00	15,000 00
National Trust Co., Ltd., 5%, 1932	5,000 00	5,000 00
Northwestern Power Co., 6%, 1960	25,000 00	24,200 00
Toronto General Trusts, 5¼%, 1934	1,000 00	1,000 00
Toronto General Trusts, 5%, 1932	9,000 00	9,000 00
Toronto General Trusts, 5%, 1932	5,000 00	5,000 00
	$885,863 05	$844,774 41

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Canadian Pacific Railway Company, 260 shares	$26,000 00	$63,915 21	$57,600 00
Canadian Pacific Railway Company, 100 shares	10,000 00	20,380 54	
Canadian Pacific Railway Company, 400 shares (new)	10,000 00	17,201 84	16,000 00
	$46,000 00	$101,497 59	$73,600 00

TRANS-CANADA INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Gordon S. Westgate; Vice-Presidents, V. Marchand, P. J. Perrin; General Manager, P. J. Perrin.

Directors.—A. Chaput, F. W. Clarke, Hon. L. A. David, Hon. Geo. P. Graham, Chas. B. Howard, Victor Marchand, M.L.A.; Hon. Narcisse Peredeau, P. J. Perrin, S. J. B. Rolland, Brig.-Gen. J. Duff Stuart, G. S. Westgate, H. Geoffrion, C. H. McFadyen, L. E. Potvin, J. A. Prud'homme.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—October 12, 1927. *Date commenced business in Canada.*—April, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$133,240	Premiums—Ontario (net)	$125,317
Total assets	595,474	Premiums—Total business (net)	630,081
Total liabilities	391,177	Claims—Ontario (net)	Nil
Surplus protection of policyholders	204,297	Claims—Total business (net)	287,627

TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. G. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—R. Fullerton, 38 King St. West, Toronto.

Date of Incorporation.—May 23, 1923. *Date commenced business in Canada.*—December 19, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$35,968
Assets in Canada	244,062	Premiums—Canada (net)	147,872
Liabilities in Canada	89,633	Claims—Ontario (net)	7,081
		Claims—Canada (net)	71,847

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.

Chief or General Agent in Ontario.—Robert Fullerton, 38 King St. West, Toronto.

Date of Incorporation.—March 25, 1903. *Date commenced business in Canada.*—April 29, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$358,906
Assets in Canada	812,238	Premiums—Canada (net)	670,013
Liabilities in Canada	573,525	Claims—Ontario (net)	154,431
		Claims—Canada (net)	368,882

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*See note on page 1.

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.
Chief or General Agent in Ontario.—C. N. Macdonald, 38 King St. West, Toronto.
Date of Incorporation.—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash	$20,000,000
Life:	
Assets in Canada	$19,846,093
Ontario business in force (gross)	46,531,815
Canadian business in force (gross)	142,018,500
Other than Life:	
Assets in Canada	$1,420,855
Liabilities in Canada	942,798

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$974,908
Premiums—Canada (net)	3,248,430
Death Claims—Ontario (net)	291,582
Death Claims—Canada (net)	1,006,802
Other than Life:	
Premiums—Ontario (net)	$240,479
Premiums—Canada (net)	1,333,776
Claims—Ontario (net)	82,837
Claims—Canada (net)	497,365

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.
Chief or General Agent in Ontario.—Martin N. Merry, Lumsden Bldg., Toronto.
Date of Incorporation.—1714. *Date commenced business in Canada.*—September 9, 1911.

Capital stock paid in cash	$243,333
Assets in Canada	866,108
Liabilities in Canada	489,623

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$196,725
Premiums—Canada (net)	599,097
Claims—Ontario (net)	128,115
Claims—Canada (net)	326,456

†UNION FIRE ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(*L' Union Compagnie d'Assurances contre L'incendie, Paris, France*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.
Chief or Genral Agent in Ontario.—R. B. Rice, & Sons, 66 Victoria St., Toronto.
Date of Incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash. . Francs	20,000,000
Assets in Canada	394,929
Liabilities in Canada	209,904

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$53,372
Premiums—Canada (net)	267,103
Claims—Ontario (net)	24,245
Claims—Canada (net)	177,430

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1873. *Date commenced business in Canada.*—September 24, 1917.

Capital stock paid in cash	£540,000
Assets in Canada	$1,827,942
Liabilities in Canada	568,432

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$428,199
Premiums—Canada (net)	1,036,887
Claims—Ontario (net)	169,255
Claims—Canada (net)	481,124

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*See note on page 1.
†Formerly Union Fire Insurance Company of Paris, France.

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Toronto.

Chief or General Agent in Ontario.—Charles Stuart Malcolm, 100 Adelaide St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—November 30, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,917,500	Premiums—Ontario (net)	$85,169
Assets in Canada	233,605	Premiums—Canada (net)	139,482
Liabilities in Canada	144,154	Claims—Ontario (net)	56,556
		Claims—Canada (net)	81,058

UNITED STATES CASUALTY COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H.A. Hall, Toronto.

Chief or General Agent in Ontario.—H. A. Hall, 302 Bay St., Toronto, Ont.

Date of Incorporation.—May 3, 1895. *Date commenced business in Canada.*—September 8, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Captial stock paid in cash	$1,500,000	Premiums—Ontario (net)	Nil
Assets in Canada	Nil	Premiums—Canada (net)	Nil
Liabilities in Canada	Nil	Claims—Ontario (net)	Nil
		Claims—Canada (net)	Nil

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Col. A. E. Kirkpatrick, Toronto, Ont.

Chief or General;Agent in Ontario.—Col. A. E. Kirkpatrick, 36 Toronto St., Toronto.

Date of Incorporation.—March 19, 1896. *Date commenced business in Canada.*—March 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$372,373
Assets in Canada	1,263,941	Premiums—Canada (net)	1,257,005
Liabilities in Canada	755,676	Claims—Ontario (net)	143,361
		Claims—Canada (net)	454,074

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of Incorporation.—1824. *Date commenced business in Canada.*—June 20, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$192,515
Assets in Canada	803,129	Premiums—Canada (net)	390,407
Liabilities in Canada	215,940	Claims—Ontario (net)	83,601
		Claims—Canada (net)	194,983

UNITED STATES LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. A. Stewart, Toronto.

Chief or General Agent in Ontario.—L. A. Stewart, 2 Toronto St., Toronto.

Date of Incorporation.—1850. *Date commenced business in Canada.*—August 8, 1873.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$18,249
Assets in Canada	205,908	Premiums—Canada (net)	20,653
Ontario business in force (gross)	610,137	Death Claims—Ontario (net)	1,500
Canadian business in force (gross)	805,159	Death Claims—Canada (net)	13,155

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*See note on page 1.

UNITED STATES MERCHANTS & SHIPPERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, Toronto.
Chief or General Agent in Ontario.—E. W. Schauffler, 18 Wellington St. E., Toronto.
Date of Incorporation.—1918. *Date commenced business in Canada.*—June 6, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$43,397
Assets in Canada	116,975	Premiums—Canada (net)	94,315
Liabilities in Canada	52,926	Claims—Ontario (net)	19,215
		Claims—Canada (net)	65,930

UNIVERSAL INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.
Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.
Date of Incorporation.—1902. *Date commenced business in Canada.*—January 1, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$38,776
Assets in Canada	145,459	Premiums—Canada (net)	105,233
Liabilities in Canada	67,510	Claims—Ontario (net)	14,671
		Claims—Canada (net)	56,800

VIRGINIA FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, RICHMOND, VIRGINIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. Saver, Montreal.
Chief or General Agent in Ontario.—Peter Walsh, c/o Smith & Walsh, Toronto, Ont.
Date of Incorporation.—March 14th, 1832. *Date commenced business in Canada.*—September 5, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$2,715
Assets in Canada	172,082	Premiums—Canada (net)	10,842
Liabilities in Canada	12,362	Claims—Ontario (net)	2,161
		Claims—Canada (net)	5,347

WELLINGTON FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1837. *Commenced business in the Province.*—1840.

Officers (as at date of filing statement).—President, W. A. Denton, Vice-President, E. B. Stockdale; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Assistant Secretary, John G. Hutchinson.

Directors (as at date of filing statement).—W. R. Begg, W. E. Buckingham, Herbert Begg, E. J. Hayes, Harry C. Edgar, Col. S. C. Robinson, M.P., E. B. Stockdale, W. A. Denton, Hon. H. C. Scholfield, M.P.P.

Auditors.—Neff, Robertson & Company.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $1,000,000.		
Number of shares, 10,000. Par value, $100.		
Capital stock at beginning of year	$600,000 00	$150,000 00
Capital stock at end of year	$600,000 00	$150,000 00

Premium on Capital Stock

Total amount paid to December 31st, 1930 .... Nil.

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*See note on page 1 .

Assets

Mortgage loans on real estate		$777 45
Book value of bonds, debentures and debenture stocks owned		405,456 70
Book value of stocks owned		42,868 12
Cash on hand and in banks:		
On hand at head office	$1,900 90	
In chartered banks of Canada in Canada	14,156 30	
		16,057 20
Interest accrued		3,659 61
Agents' balances and premiums uncollected, written on or after October 1, 1930		34,023 10
Amount due from reinsurance on losses already paid		4,786 16
Gross Assets of the Company		$507,628 34
Deduct:		
Deficiency of market under book value of securities		5,800 82
Net Admitted Assets of the Company		$501,827 52

Liabilities

Total provision for unpaid claims		$2,094 51
Total net reserve, $205,276.69; carried out at 80% thereof		164,221 35
Expenses due and accrued		1,057 82
Taxes due and accrued		7,959 60
Reinsurance premiums		4,620 62
Agents' credit balances		8 75
Total of all liabilities, except capital stock		$179,962 65
Capital stock paid in cash	$150,000 00	
Surplus in Profit and Loss Account	171,864 87	
		321,864 87
Total Liabilities		$501,827 52

Statement of Profit and Loss Account

	Province	Elsewhere	All Business
Net premiums written	$209,469 57	$29,035 37	$238,504 94
Reserve of unearned premiums (80 per cent.):			
At beginning of year	$154,723 16	....	$154,723 16
At end of year	141,500 00	22,721 35	164,221 35
Decrease and increase	$13,223 16	$22,721 35	$9,498 19
Net premiums earned	$222,692 73	$6,314 02	$229,006 75
Net losses and claims incurred	$106,336 29	$16,050 51	$122,386 80
Net adjustment expenses	3,013 01	164 69	3,177 70
Commissions	52,232 04	2,577 72	54,809 76
Taxes	5,820 97	130 80	5,951 77
All other expenses			41,074 19
Underwriting profit			$1,606 53

Other revenue:		
Interest earned	$18,706 63	
Dividends earned	1,587 50	
Increase in market value of investments	2,522 63	
		$22,816 76
Net Profit for the Year		$24,423 29

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year	$307,400 28
Net profit brought down	24,423 29
	$331,823 57
Decrease in disallowed assets	2,041 30
	$333,864 87
Dividends declared	12,000 00
Surplus of assets over liabilities (except capital stock) at end of year	$321,864 87

Summary of Risks—Fire

(In the Province)

	At Risk	Premiums
Gross in force, December 31, 1929	$69,156,534 00	$565,311 63
Taken in 1930, new and renewed	46,520,701 00	415,135 97
Total	$115,677,235 00	$980,447 60
Ceased in 1930	44,148,525 00	391,324 08
Gross in force, December 31, 1930	$71,528,710 00	$589,123 52
Reinsurance in force, December 31, 1930	22,896,799 00	186,218 33
Net in Force, December 31, 1930	$48,631,911 00	$402,905 19

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 4½%, 1940	$20,000 00	$19,600 00
Dominion of Canada, 4½%, 1944	60,000 00	60,050 00
Dominion of Canada, 4½%, 1946	20,000 00	20,187 50
Grand Trunk Pacific (Sask.), 4%, 1939	9,720 00	8,796 60
Grand Trunk Pacific (Can.), 3%, 1962	19,440 00	13,860 80
Province of Ontario, 5%, 1948	4,000 00	4,100 00
Province of Ontario, 4½%, 1936	15,000 00	14,647 50
Province of Ontario, 4½%, 1944	41,000 00	40,524 00
Province of Alberta, 6%, 1936	2,000 00	2,140 00
Province of Alberta, 6%, 1936	1,000 00	1,070 00
Province of British Columbia, 4½%, 1953	10,000 00	9,496 00
Province of Saskatchewan, 4%, 1957	15,000 00	12,768 75
City of Hamilton, 5%, 1943	25,000 00	26,000 00
City of London, 3½%, 1936	10,000 00	9,100 00
City of Toronto, 6%, 1940	5,000 00	5,487 50
City of Toronto, 6%, 1939	5,000 00	5,460 00
City of Toronto, 4½%, 1939	10,000 00	9,875 00
City of Toronto, 5%, 1943	10,000 00	10,350 00
Toronto Harbour Commission, 4½%, 1953	10,000 00	10,000 00
Township of York, 5%, 1949	10,000 00	10,360 00
Canada Permanent Mortgage Corporation, 5%, 1932	25,000 00	25,000 00
Canada Permanent Mortgage Corporation, 5%, 1932	25,000 00	25,000 00
Security Loan & Savings Co., 5%, 1933	20,000 00	20,000 00
Victoria Trust & Savings Co., 5%, 1933	20,000 00	20,000 00
Guelph & Ontario Investment Co., 5%, 1934	5,000 00	5,000 00
British American Oil Co., Ltd., 5%, 1945	10,000 00	10,002 10
American Telephone & Telegraph, 4½%, 1939	5,000 00	6,580 95
	$412,160 00	$405,456 70

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Standard Oil of New Jersey, 200 shares	$5,000 00	$10,627 50	$9,400 00
British American Oil Co., Ltd., 500 shares	N.P.V.	14,361 25	10,000 00
International Petroleum of Canada, Ltd., 500 shares	N.P.V.	10,784 37	7,500 00
Imperial Oil, Ltd., 300 shares	N.P.V.	7,095 00	5,400 00
		$42,868 12	$32,300 00

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—Dale & Company, Metropolitan Bldg., Toronto.

Date of Incorporation.—March 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$33,520
Assets in Canada	431,460	Premiums—Canada (net)	284,878
Liabilities in Canada	142,441	Claims—Ontario (net)	25,363
		Claims—Canada (net)	221,401

WESTERN ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, W. M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; C. S. Wainwright, Toronto; General Manager, Kenneth Thom, Toronto.

Directors.—Sir John Aird, Toronto; Lieut.-Col. Henry Brock, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; Major-Gen. Sir Henry Pellatt, Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal, D. G. Wakeham, New York; H. J. Wyatt, New York; J. L. Parsons, New York; W. H. McWilliams, Winnipeg; H. C. Cox, Toronto; W. M. Cox, Toronto; G. A. Morrow, Toronto; C. S. Wainwright, Toronto.

Date of Incorporation.—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,400,000	Premiums—Ontario (net)	$579,306
Total assets	8,555,082	Premiums—Total business (net)	4,969,646
Total liabilities	4,996,342	Claims—Ontario (net)	279,861
Surplus protection of policyholders	3,558,740	Claims—Total business (net)	2,996,787

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*See note on page 1.

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, J. M. Carruthers; Vice-Presidents, W. E. Milner, Dr. T. J. Reid; General Manager, W. E. Milner; Secretary, O. S. McCombie.

Directors.—R. H. Hamlin, J. D. Hunt, R. Jacob, Dr. C. W. Prowd, Dr. R. M. Simpson, C. B. Rosenblat, J. M. Carruthers, W. E. Milner, Winnipeg; Dr. T. J. Reid, Minneapolis, Minn.

Chief or General Agent in Ontario.—C. A. Smith, 217 Confederation Life Bldg., Toronto.

Date of Incorporation.—May, 1914. *Date commenced business in Canada.*—June, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$138,040	Premiums—Ontario (net)	$5,537
Total assets	1,587,254	Premiums—Total business (net)	227,760
Ontario business in force (gross)	142,250	Death Claims—Ontario (net)	500
Total business in force (gross)	9,087,336	Death Claims—Total business (net)	37,062

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.

Chief or General Agent in Ontario.—D. McIntosh & Co., Ltd., 67 Yonge St., Toronto, Ont.

Date of Incorporation.—1919. *Date commenced business in Canada.*—December 26, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$486,000	Premiums—Ontario (net)	Nil
Assets in Canada	191,731	Premiums—Canada (net)	Nil
Liabilities in Canada	Nil	Claims—Ontario (net)	Nil
		Claims—Canada (net)	Nil

WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1921. *Date commenced business in Canada.*—July 14, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$61,664
Assets in Canada	352,836	Premiums—Canada (net)	192,001
Liabilities in Canada	104,083	Claims—Ontario (net)	12,198
		Claims—Canada (net)	118,492

WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—April 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$121,192
Assets in Canada	$438,203	Premiums—Canada (net)	215,002
Liabilities in Canada	174,263	Claims—Ontario (net)	61,036
		Claims—Canada (net)	93,892

YANG-TSZE INSURANCE ASSOCIATION, LIMITED*

HEAD OFFICE, SHANGHAI, CHINA

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—B. G. Phillips, Vancouver, B.C.

Chief or General Agent in Ontario.—A. Tucker, Royal Bank Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—December 1, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$28,054
Assets in Canada	135,942	Premiums—Canada (net)	82,161
Liabilities in Canada	61,896	Claims—Ontario (net)	28,547
		Claims—Canada (net)	108,203

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*See note on page 1.

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. L. Monkman, Montreal.
Chief or General Agent in Ontario.—Geo. McMurrich & Sons, Ltd., 22 Toronto St., Toronto.
Date of Incorporation.—1824. *Date commenced business in Canada.*—January 16, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£283,501	Premiums—Ontario (net)	$234,726
Assets in Canada	$4,489,877	Premiums—Canada (net)	669,380
Liabilities in Canada	483,134	Claims—Ontario (net)	111,799
		Claims—Canada (net)	354,132

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Neville Pilling, Toronto.
Chief or General Agent in Ontario.—Neville Pilling, Federal Bldg., Toronto.
Date of Incorporation.—1872. *Date commenced business in Canada.*—August 29, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,895,000	Premiums—Ontario (net)	$205,034
Assets in Canada	712,723	Premiums—Canada (net)	437,481
Liabilities in Canada	264,170	Claims—Ontario (net)	118,470
		Claims—Canada (net)	270,918

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*See note on page 1.

B

MUTUAL INSURANCE CORPORATIONS

I Farmers Mutuals—Fire
II Farmers Mutuals—Weather
III Associated New England Mutuals
IV Other Mutuals

B

I. FARMERS MUTUALS—FIRE

ALGOMA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced Business, 23rd June, 1899

OFFICERS AND DIRECTORS (1931)

Officers.—President, W. G. Emiry; Vice-President, H. Knight; Secretary, Lieut.-Col. T. H. Elliott, Sault Ste. Marie.

Directors.—W. G. Emiry, Massey; H. Knight, R.R. 1, Sault Ste. Marie; A. H. Huckson, Sault Ste. Marie; J. Nott McLennan; R. M. Beatty, Manitowaning; J. A. Donaghue, Sault Ste. Marie; H. N. Allen, Thessalon; N. Campbell, Foxey; H. Henry, Bar River.

Auditors.—Walter, Scott and Addison, Sault Ste. Marie.

Unassessed Premium Note Capital, $57,877

Statement for the Year Ending 31st December, 1930

Assets

Canada Victory Loan and Province of Ontario Bonds. (*See Schedule* "C")		$23,670 14
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.		6,514 75
Amount of premium notes in force after deducting all payments thereon and assessments levied	$57,877 00	
Less residue of premium notes given by the Company for reinsurance	1,934 60	
		55,942 40
Office furniture and supplies (not extended), $328.18.		
Total Assets		$86,127 29

Liabilities

Unearned cash payments	$13,645 62

Receipts

Cash balance at 31st December, 1929 (not extended), $7,161.34.	
Cash received by Company as fees	$888 00
" as cash payments due in 1929	13,799 97
" interest	1,337 17
" all other	6 60
Total Receipts	$16,031 74

Expenditure

Expenses of management:	
Commissions, $1,494.50; investigation of claims, $843.88; license fee, $50.00; Fire Marshal tax, $45.50; travelling expenses, $263.99; rent, $125.00; salaries and fees, $1,729.81; printing, postage, etc., $534.29; other expenses, $45.50	$5,132 47
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	9,624 19
" reinsurance	235 25
" rebate	454 76
" investments (not extended), $2,231.66.	
Total Expenditure	$15,446 67

Currency of Risks

	Three years
Amount covered by policies in force, 31st December, 1930	$3,253,465 00
Less reinsurance	104,145 00
Net Risks	$3,149,320 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,715	$3,152,950 00
Policies new and renewed during 1930	592	1,138,420 00
Gross number and amount in force during 1930	2,307	$4,291,370 00
Less expired and cancelled in 1930	583	1,037,905 00
Net risks in force, 31st December, 1930	1,724	$3,253,465 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Victory Bonds, 5½%, 1937	$2,000 00	$1,960 00
Dominion of Canada War Loan, 5½%, 1934	8,000 00	8,000 00
Dominion of Canada War Loan, 5%, 1943	4,000 00	3,930 00
Hydro-Electric Power Commission of Ontario, 5%, 1939	4,000 00	4,000 00
Hydro-Electric Power Commission of Ontario, 4%, 1957	1,000 00	850 00
Township of Tarentorus, 5%, 1957	4,930 14	4,930 14
	$23,930 14	$23,670 14

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STELLA

Commenced Business 24th July, 1894

OFFICERS AND DIRECTORS (1931)

Officers.—President, Samuel Miller; Vice-President, Wm. Glen, Jr.; Secretary, E. C. McDonald, Stella.

Directors.—Samuel Miller, Stella; Wm. Glen, Jr., Stella; A. N. Hitchins, Stella; Ed. Fleming, Stella; Harris Beaubien, Stella; T. A. Glenn, Stella; Robt. Reid, Stella; Jno. Filson, Stella; James Kilpatrick, Stella.

Auditors.—R. D. Glen, Stella; W. P. Tugwell, Stella.

Unassessed Premium Note Capital, $11,433.20

Statement for the Year Ending 31st December, 1930

Assets

Dominion War Loan (*See Schedule "C"*)		$5,000 00
Cash on hand	$59 62	
Cash in Bank of Montreal, Kingston	900 47	
" Royal Bank, Bath	2,496 36	
		3,456 45
Amount of premium notes in force after deducting all payments thereon and assessments levied		11,433 20
Total Assets		$19,889 65

Liabilities

Unearned cash payments	$1,161 80

Receipts

Cash balance, 31st December, 1929 (not extended), $2,277.48.

Cash received as cash payments, 1930	1,338 30
" for interest	337 76
" all other	8 50
Total Receipts	$1,684 56

Expenditure

Expenses of management:	
Commissions, $200.74; license fees, $25.00; Fire Marshal tax, $2.72; rent, $3.00; salaries and fees, $206.00; printing, postage, etc., $39.04; other expenses, $26.00	$502 50
Miscellaneous payments:	
Cash paid for rebate	3 09
Total Expenditure	$505 59

Currency of Risks

Amount Covered by Policies in force, 31st December, 1930

	Three years
Mutual	$357,500 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	247	$356,700 00
Policies new and renewed during 1930	106	167,100 00
Gross number and amount in force during 1930	353	$523,800 00
Less expired and cancelled in 1930	109	166,300 00
Net risks in force, 31st December, 1930	244	$357,500 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada War Loan, 5%, 1931	$1,000 00	....
Dominion of Canada Victory Loan, 5½%, 1933	1,000 00	....
Dominion of Canada Victory Loan, 5½%, 1934	1,000 00	....
C.N.R. Loan, 5%, 1969	2,000 00	....
	$5,000 00	....

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYR

Commenced Business 13th December, 1893

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Manson; Vice-President, Morris Shellard; Secretary, A. L. Easton, Ayr.

Directors.—Wm. Manson, Ayr; Morris Shellard, Galt; Robt. Foulds, Glenmorris; Murdo M. Lillico, Bright; C. W. Gurney, Brantford; L. E. Peterson, Drumbo.

Auditors.—J. L. Black, Ayr; Jas. W. Hall, Ayr.

Unassessed Premium Note Capital, $219,804.93

Statement for the Year Ending 31st December, 1930

Assets

Dominion of Canada Bonds. (*See Schedule "C"*)		$39,893 38
Cash on hand at head office	$68 15	
Cash in Bank of Commerce, Ayr	7,071 52	
" Montreal Bank, Ayr	7,359 83	
		14,499 50
Amount unpaid of instalments, 1930		984 41
Amount of premium notes in force after deducting all payments thereon and assessments levied	$219,804 93	
Less reinsurance	9,938 66	
		209,866 27
Interest		573 72
Total Assets		$265,817 28

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $14,611.12.

Cash received as instalments of prior years	$791 22
" as instalments of 1930	20,803 36
" interest	2,444 33
" all other sources	6 03
Total Receipts	$24,044 94

Expenditure

Expenses of management:	
Commissions, $43.97; law costs, $5.00; assessment and fees, $75.00; Fire Marshal tax, $67.86; travelling expenses, $50.00; taxes, $7.53; rent, $26.00; salaries and fees, $2,488.70; printing, postage, etc., $261.16; other expenses, $220.22	$3,245 44
Miscellaneous payments:	
Cash paid for losses	19,965 82
" reinsurance	994 76
" rebates	153 96
Total Expenditure	$24,359 98

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

	Three years
Mutual	$9,550,685 00
Less reinsurance	428,750 00
Net Risks	$9,121,935 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,308	$9,384,775 00
Policies taken during 1930	733	2,770,400 00
Gross number and amount in force during 1930	3,041	$12,155,175 00
Less expired and cancelled in 1930	672	2,604,490 00
Net risks in force, 31st December, 1930	2,369	$9,550,685 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
C.N.R. Government Guaranteed, 4½%, 1934	$20,000 00	$19,229 93
Dominion of Canada Victory Bonds, 5½%, 1934	15,000 00	15,136 87
Hydro Debentures, Ayr Village	4,848 79	4,848 79
Standard Reliance Assets	....	677 79
	$39,848 79	$39,893 38

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY

Head Office, Picton

Commenced Business 31st October, 1874

Officers and Directors (1931)

Officers.—President, H. S. Welbanks; Vice-President, H. McCartney, Secretary-Treasurer, W. A. Davis, Picton, Ont.

Directors.—H. S. Welbanks, Milford; H. McCartney, Wellington; Chas. E. Lauder, Mountain View; E. T. Plews, Picton; M. F. Hawkins, Picton; A. Roblin, Picton; Walter Clark, Mountain View; Ed. B. Purtelle, Bloomfield; Frank Eaton, Picton.

Auditors.—H. H. Huff, Bloomfield; H. T. Noxon, Bloomfield.

Unassessed Premium Note, Capital, $152,346.70

Statement for the Year Ending 31st December, 1930

Assets

Cash in Bank of Nova Scotia, Picton	$9,077 50	
" Royal Bank, Picton	133 36	
		$9,210 86
Amount unpaid instalments of 1930		575 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$152,346 70	
Less residue of premium notes given for reinsurance	6,382 37	
		145,964 33
All other assets		1,027 27
Total Assets		$156,778 26

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $3,873.88.

Cash received as instalments of 1930	$21,362 21
" instalments due in prior years	374 30
" interest	153 41
" reinsurance on losses	1,320 00
" all other	12 60
Total Receipts	$23,222 52

Expenditure

Expenses of management:	
Commission, $1,908.99; investigation of claims, $65.90; assessment and fees, $75.00; Fire Marshal tax, $65.41; rent, $180.00; salaries and fees, $1,614.50; printing, postage, etc., $357.60; other expenses, $233.96	$4,501 36
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	12,259 50
" reinsurance	1,016 43
" rebate	108 15
Total Expenditure	$17,885 44

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

	Three years
Mutual	$6,497,013 00
Less reinsured	126,854 75
Net amount of risks at 31st December, 1930	$6,370,158 25

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,248	$6,146,015 00
Policies new and renewed during 1930	868	2,425,528 00
Gross number and amount in force during 1930	3,116	$8,571,543 00
Less expired and cancelled in 1930	793	2,074,530 00
Net risks in force, 31st December, 1930	2,323	$6,497,013 00

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WELLAND

Commenced Business 6th February, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, Nathan Day; Vice-President, A. G. Willson; Secretary, John G. Wills, Wainfleet.

Directors.—Nathan Day, Ridgeway; A. G. Willson, Wainfleet; J. K. Misener, Port Robinson; Isaiah Hansler, Welland; A. J. Babion, Humberstone; J. A. Daboll, Ridgeville; C. McCredie, Chippawa; J. B. Gallinger, Niagara Falls; E. O. Disher, Ridgeway.

Auditors.—Thos. Phillips, Wainfleet; W. E. Brown, Wainfleet.

Unassessed Premium Note Capital, $171,557.79

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (*See Schedule "C"*)		$26,059 75
Cash in Imperial Bank, Welland		2,865 52
Amount unpaid instalments, 1930		758 63
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	$171,557 79	
Less residue of premium notes given for reinsurance	9,621 63	
		161,936 16
Interest		635 27
Total Assets		$192,255 33

Liabilities

Amount of losses supposed	$2,800 00
Unearned cash payments	5,538 71
Total Liabilities	$8,338 71

Receipts

Cash balance at 31st December, 1929 (not extended), $205.01.

Cash received as instalments and cash payments of 1930	$17,936 35
" instalments of prior years	702 57
" interest	1,210 04
" reinsurance on losses	1,500 00
" all other	61 12
" investments (not extended), $1,000.00.	
Total Receipts	$21,410 08

Expenditure

Expenses of management:	
Commissions, $1,302.00; Division law costs, $446.65; investigation of claims, $160.00; interest, $1.40; assessment and fees, $75.00; Fire Marshal tax, $54.38; travelling expenses, $81.15; salaries and fees, $1,411.70; printing, postage, etc., $363.50; other expenses, $37.00	$3,932 78
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	13,012 18
" reinsurance	1,282 46
" rebates	347 30
" repayment of loans	800 24
" All other	169 60
Total Expenditure	$19,544 56

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three years
Mutual	$5,467,450 50
Less reinsured	394,775 00
Net risks at 31st December, 1930	$5,072,675 50

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,722	$5,442,532 00
Policies new and renewed in 1930	560	1,966,167 50
Gross number and amount in force during 1930	2,282	$7,408,699 50
Less expired and cancelled in 1930	562	1,941,249 00
Net risks in force, 31st December, 1930	1,720	$5,467,450 50

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
County of Welland, 5%, 1945	$3,000 00	$3,022 50
Dominion of Canada, 4½%, 1946	6,000 00	5,874 00
City of St. Catharines, 5%, 1935	6,000 00	6,010 20
Dominion of Canada, 4½%, 1957	8,000 00	7,900 00
Town of Thorold, 5%, 1939	1,000 00	993 90
Town of Thorold, 5%, 1944	284 23	281 55
Town of Thorold, 5%, 1950	2,000 00	1,977 60
	$26,284 23	$26,059 75

BLANSHARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES

Commenced Business 15th March, 1876

OFFICERS AND DIRECTORS (1931)

Officers.—President, Duncan McVannell; Vice-President, Jas. A. Highet; Secretary-Treasurer Thos. H. Driver, Science Hill.

Directors.—Duncan McVannell, St. Mary's; Jas. A. Highet, Science Hill; Geo. Hookway, Science Hill; W. L. Ratcliffe, St. Mary's; Jas. H. Robinson, St. Mary's; W. L. Switzer, St. Mary's; Hilson Stanley, Granton; Robert Spence, St. Mary's; W. C. Epplett, St. Mary's.

Auditors.—Geo. S. Keith, Granton; Hugh Kirk, Science Hill.

Unassessed Premium Note Capital, $106,825.50

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$88 71	
Cash in Montreal Bank, St. Mary's	4,826 69	
		$4,915 40
Amount unpaid of instalments, 1930		1,217 25
Amount of premium note in force after deducting all payments thereon	$106,825 50	
Less residue of premium notes given for reinsurance	12,220 40	
		94,605 10
Total Assets		$100,737 75

Liabilities

Unearned cash payments	$421 52

Receipts

Cash balance at 31st December, 1929 (not extended), $2,481.59.	
Cash received for instalments and cash payments	$9,176 85
" instalments of prior years	720 10
" reinsurance on losses	3,105 50
" interest	734 29
" all other	22 40
" cash borrowed	11,000 00
Cash received from investments (not extended), $15,000.	
Total Receipts	$24,759 14

Expenditure

Expenses of management:	
Commissions, $485.00; fuel and light, $8.72; investigation of claims, $97.50; interest, $103.35; assessment and fees, $50.00; Fire Marshal tax, $26.78; travelling expenses, $37.00; rent, $55.00; salaries and fees, $538.00; printing, postage, etc., $74.72; other expenses, $56.47	$1,532 54
Miscellaneous payments:	
Cash paid for losses which occurred during 1929	23,427 34
" reinsurance	1,259 05
" rebates	106 40
" repayment of loans	11,000 00
Total Expenditure	$37,325 33

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

	Three Years
Mutual	$3,910,815 00
Less reinsurance	414,340 00
Net Risks	$3,496,475 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,101	$3,856,185 00
Policies new and renewed during 1930	485	1,484,330 00
Gross number and amount in force during 1930	1,586	$5,340,515 00
Less expired and cancelled in 1930	516	1,429,700 00
Net risks in force, 31st December, 1930	1,070	$3,910,815 00

(NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRIGHT

Commenced Business 18th August, 1861

OFFICERS AND DIRECTORS (1931)

Officers.—President, T. E. West, Woodstock; Vice-President, A. Harley; Secretary-Treasurer, D. R. Stauffer, Bright.

Directors.—T. E. West, Woodstock; A. Harley, Princeton; Geo. G. McKay, Woodstock; H. H. Sippel, New Hamburg; A. R. G. Smith, New Hamburg; Morton Hall, Bright; R. W. Newton, Tavistock; Ralph Pearson, Woodstock; Stuart Hastings, Plattsville.

Auditors.—Albert Smart, Plattsville; A. L. Currah, R.R. 1, Bright.

Unassessed Premium Note Capital, $86,432.85

Statement for the Year Ending 31st December, 1930

Assets

Mortgage loans		$9,100 00
Cash on hand at Head Office	$30 75	
" deposit in Bank of Commerce, Bright, Ont.	10,705 58	
" deposit in Bank of Commerce, Innerkip, Ont.	2,104 11	
" deposit in Bank of Commerce, Hickson, Ont.	2,579 88	
" deposit in Bank of Commerce, New Hamburg	756 05	
" deposit in Canada Permanent Mortgage Corp., Woodstock	2,443 45	
		18,619 82
Amount of unpaid instalments of 1930		1,145 03
Amount of premium notes in force after deducting all payments thereon and assessments levied	$86,432 85	
Less reinsured	6,770 43	
		79,662 42
Total Assets		$108,527 27

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $23,124.07.

Cash received for instalment levied in 1930	$9,782 79
" instalment levied prior to 1930	417 75
" interest	676 86
" reinsurance on losses	160 00
Total Receipts	$11,037 40

Expenditure

Expenses of management:	
Commissions, $199.50; assessment and fees, $50.00; Fire Marshal tax, $31.26; travelling expenses, $37.00; rent, $13.00; salaries and fees, $1,131.95; printing, postage, etc., $149.39; other expenses, $23.00	$1,635 10
Miscellaneous payments:	
Cash paid for losses	3,907 25
" reinsurance	858 35
" rebate	40 95
Total Expenditure	$6,441 65

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

	Three Years
Mutual	$4,136,199 00
Less reinsurance	318,400 00
Net risks	$3,817,799 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	948	$3,984,894 00
Policies new and renewed during 1930	311	1,158,455 00
Gross number and amount in force during 1930	1,259	$5,143,349 00
Less expired and cancelled in 1930	222	1,007,150 00
Net risks in force, 31st December, 1930	1,037	$4,136,199 00

(COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY

Head Office, Brantford

Commenced Business 27th May, 1861

Officers and Directors (1931)

Officers.—President, Jas. Polley; Vice-President, D. W. Miller, Secretary-Treasurer, J. A. Massecar, Brantford.

Directors.—James Polley, Harley; D. W. Miller, St. George; Chas. McIntyre, Scotland; S. Disbrow, Vanessa; Jno. Collins, Burford; U. O. Kendrick, Cainsville.

Auditors.—Percy M. Button, Scotland; R. W. Hamilton, Cainsville.

Unassessed Premium Note Capital, $183,006.69

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$2 15	
Cash in Canadian Bank of Commerce, Brantford	82 83	
" Bank of Commerce, Delhi	667 43	
" Royal Bank, Brantford	1,508 96	
	$2,261 37	
Less outstanding cheques	121 61	
		$2,139 76
Amount of unpaid instalments of 1930		1,533 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$183,006 69	
Less residue of premium notes given for reinsurance	16,708 01	
		166,298 68
Total Assets		$169,972 24

Liabilities

Amount of losses resisted	$2,000 00
Unearned cash payments	634 45
Total Liabilities	$2,634 45

Receipts

Cash balance at 31st December, 1929 (not extended), $7,397.82.	
Cash received as instalments and cash payments of 1930	$21,197 23
" instalments, prior years	962 60
" interest during 1930	138 60
" reinsurance on losses	6,729 39
" from other sources	271 39
Total Receipts	$29,299 21

Expenditure

Expenses of management:	
Commissions, $927.00; investigation of claims, $74.30; license fee, $75.00; Fire Marshal tax, $72.54; travelling expenses, $20.00; taxes, $23.29; rent, 303.00; salaries and fees, $1,458.20; printing, postage, etc., $223.72; other expenses, $153.26	$3,330 31
Miscellaneous payments:	
Cash paid for losses	28,719 75
" reinsurance	2,222 56
" rebate	284 65
Total Expenditure	$34,557 27

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

	Three Years
Mutual	$8,011,106 00
Less reinsurance	786,501 00
Net risks in force, 31st December, 1930	$7,224,605 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,918	$7,949,445 00
Policies new and renewed during 1930	556	2,360,673 00
Gross number and amount in force during 1930	2,474	10,310,118 00
Less expired and cancelled during 1930	532	2,299,012 00
Net risks in force, 31st December, 1930	1,942	$8,011,106 00

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HAMILTON

Commenced Business 20th September, 1878

OFFICERS AND DIRECTORS (1930)

Officers.—President, A. L. Noble; Vice-President, R. A. Thompson; Secretary, J. T. White, Hamilton.

Directors.—A. L. Noble, Toronto; R. A. Thompson, Lynden; Fred. W. Snider, Waterloo; Alex. C. McLeod, Stratford; Wm. Hollingshead, Dutton; O. T. Scott, Caledonia.

Auditors.—W. Anderson, Hamilton.

Unassessed Premium Note Capital, $111,148.09

Statement for the Year Ending 31st December, 1930

Assets

Cash value of mortgage		$6,000 00
Municipal bonds, debentures and Canada War Loan. (*See Schedule "C"*)		328,891 76
Cash on hand, Head Office	$114 90	
Cash in Royal Bank, Hamilton	5,275 33	
		5,390 23
Amount unpaid instalments of 1930		565 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied		111,148 09
Amount interest accrued		8,316 02
Total Assets		$460,311 50

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $10,117.49.	
Cash received as instalments of 1930	$36,822 97
" instalments due in prior years	1,415 95
" interest	18,943 14
" from all other sources	698 80
" from realization of investments (not extended), $42,125.02.	
Total Receipts	$57,880 86

Expenditure

Expenses of management:	
Commissions, $31.50; fuel and light, $6.22; assessment and fees, $50.00; travelling expenses, $1,156.05; taxes, $71.36; rent, $480.00; salaries and fees, $9,266.00; printing, postage, etc., $595.83; other expenses, $514.95	$12,171 91
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	27,621 09
" rebate and returned premiums	727 95
" refund to members	27,449 89
" accrued interest on purchase of investments	108 10
" investments (not extended), $36,654.20.	
Total Expenditure	$68,078 94

Currency of Risks

Amount covered by Policies in force, 31st December, 1930	Three Years
Mutual System	$1,539,700 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	439	$1,539,300 00
Policies new and renewed during 1930	155	547,300 00
Gross number and amount in force during 1930	594	$2,086,600 00
Less expired and cancelled in 1930	155	546,900 00
Net risks in force, 31st December, 1930	439	$1,539,700 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
*Republic of Chili, 6%, 1960	$6,000 00	$5,597 08
*Cape Breton Electric Co., 5%, 1932	13,000 00	12,944 44
Town of Port Arthur, 5%, 1935	5,000 00	5,110 92
City of Lethbridge VII, 6%, 1936	3,572 45	3,572 45
City of Strathcona, 5½%, 1947	6,000 00	5,682 89
Marcelin S. D. No. 1658, 7%, 1914 to 1923	1,200 00	1,216 42
Town of Dunnville, 6%, 1934	3,625 22	3,667 11
Woodrow, S. D. No. 3462, 6%, 1935	2,302 09	2,365 58
Town of Grimsby, 6%, 1935	1,285 67	1,298 81
Town of Strathroy, 5½%, 1936-42-43-44	5,124 07	5,178 22
Toronto Harbor, 4½%, 1953	12,000 00	10,659 26
Town of Dunnvill, 6%, 1950	10,416 16	10,356 06
City of Fort William, 6%, 1950	5,000 00	4,778 84
Town of Trenton, 5½%, 1931 to 1942	3,625 37	3,389 85
Rural Municipality of Eriksdale, 6%, 1946	4,000 00	3,622 11
Town of Oakville, 6½%, 1938-39-40	10,156 31	10,147 31
Town of Simcoe, 5½%, 1938-39-40	5,000 00	4,729 29
Town of Whitby, 6½%, 1945	5,000 00	5,048 68
Province of British Columbia, 6%, 1941	25,000 00	24,169 00
City of Hamilton, 6%, 1936	10,000 00	10,234 70
Town of Waterloo, 5½%, 1934 to 1937	7,474 24	7,544 59
Province of Saskatchewan, 5%, 1943	5,000 00	4,864 15
Province of British Columbia, 6%, 1941	5,000 00	5,118 50
Town of Grimsby, 5½%, 1925 to 1944	5,063 12	5,063 12
City of Belleville, 5%, 1938	5,000 00	5,000 00
City of Kitchener, 5%, 1940	5,000 00	5,000 00
Province of Alberta, 5%, 1943	5,000 00	5,000 00
Grand Trunk Pacific, 6%, 1936	5,000 00	5,230 10
Lethbridge Irrigation, District. 6%, 1951	5,000 00	5,478 63
Pacific Co. Eastern Ry., 4½%, 1942	6,000 00	5,731 41
Township of Etobicoke, 5%, 1946 to 1955	10,000 00	10,000 00
Pacific Great Eastern, 4½%, 1942	8,000 00	7,605 60
Province of Alberta, 5½%, 1947	5,000 00	5,249 90
Province of Alberta, 6%, 1936	5,000 00	5,229 72
Lethbridge Irrigation Co., 6%, 1951	10,000 00	11,102 90
Town of MacLeod, 4%, 1925, 1974	4,283 34	4,283 34
Township of East York, 5½%, 1932, 1938	5,000 00	5,113 33
City of Edmonton, 5½%, 1932, 1945	15,000 00	15,191 10
Township of Scarboro, 5%, 1934-35	10,000 00	10,000 00
Township of York, 5%, 1941-42	6,000 00	5,976 35
City of Edmonton P.S., 5%, 1953	5,000 00	4,836 47
Province of Ontario, 6%, 1936	5,000 00	5,244 91
Township of Etobicoke, 5%, 1936 to 1939	5,246 98	5,246 98
Township of Sandwich, 5%, 1939, 1941	5,000 00	5,000 00
Coalhurst, 7%, 1936	3,600 00	3,862 72
Biggar, S. D., 6%, 1957	2,879 19	3,124 89
Herbert S. D., 5½%, 1941	3,225 22	3,267 40
Grahamdale S.D. No. 1681, 6%, 1947	1,888 00	1,976 08
Grainfields S.D. No. 2186, 6%, 1948	3,404 85	3,570 51
Broden S.D. No. 1266, 6%, 1948	2,360 00	2,470 12
Leonard S.D. No. 1911, 6%, 1947	4,500 00	4,627 24
Township of Sandwich West, 5½%, 1948	5,000 00	4,755 00
Toronto Harbor Commission, 5%, 1953	9,000 00	9,000 00
Township of Sandwich West, 5%, 1941 to 1943	8,000 00	7,485 70
Town of Ford City, 6½%, 1936	5,000 00	5,132 50
Town of Port Arthur, 5½%, 1955	5,000 00	5,281 00
Huron & Erie Mortgage Corporation, 5%, 1935	5,000 00	5,000 00
Total	$348,232 28	$347,433 28

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*Not included in assets, $18,541.52.

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES

Commenced Business 28th June, 1884

OFFICERS AND DIRECTORS (1931)

Officers.—President, Donald Campbell; Vice-President, Archie Walker; Secretary-Treasurer, E. W. J. Sutherland, Mount Brydges.

Directors.—Donald Campbell, Southwold; Archie Walker, Muncey; Ephraim Howlett, Southwold; John Switzer, Lambeth; H. M. Smith, Mount Brydges; Geo. Marshman, Melbourne; Frank Hutcheson, Longwood; C. M. Trott, Mount Brydges; Wm. H. Waters, Mount Brydges; Wm. Veale, Mount Brydges; D. M. McNeill, Strathroy; Duncan Limon, Strathroy.

Auditors.—J. H. Mathews, Delaware; Wm. Blair, Mount Brydges.

Unassessed Premium Note Capital, $118,513.53

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures and other securities. (*See Schedule "C"*)		$27,984 25
Amount cash at Head Office	$2 72	
" Royal Bank, Mount Brydges	591 29	
" Royal Bank, Strathroy	1,188 36	
" Royal Bank, Melbourne	605 06	
" Bank of Montreal, London	116 81	
" Huron & Erie	1,085 66	
		3,589 90
Amount unpaid instalments, 1930		111 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$118,513 53	
Less residue of premium notes given for reinsurance	4,538 07	
		113,975 46
Interest due and accrued		207 28
Office furniture (not extended), $30.00.		
Total Assets		$145,868 29

Liabilities

Amount of losses supposed	$1,300 00
Unearned cash payments	54 51
Total Liabilities	$1,354 51

Receipts

Cash balance at 31st December, 1929 (not extended), $4,158.88.	
Cash received at Head Office, fees (not extended), $181.00.	
" as instalments, 1930	$11,863 04
" as instalments due in prior years	174 32
" as interest	1,387 82
" all other	22 52
" from investments (not extended), $1,000.00.	
Total Receipts	$13,447 70

Expenditure

Expenses of management:	
Commissions, $181.00; investigation of claims, $43.00; license fee, $50.00; Fire Marshal tax, $36.95; rent, $24.00; salaries and fees, $1,123.55; printing, postage, etc., $271.62; other expenses, $37.00	$1,767 12
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	6,638 26
" reinsurance	465 56
" rebate	145 74
" investments (not extended), $6,000.00.	
Total Expenditure	$9,016 68

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$4,727,422 00
Less reinsurance	181,940 00
Net risks carried by the Company	$4,545,482 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,098	$4,656,007 00
Policies new and renewed during 1930	408	1,649,685 00
Gross number and amount in force during 1930	1,506	$6,305,692 00
Less expired and cancelled in 1930	405	1,578,270 00
Net risks in force, 31st December, 1930	1,101	$4,727,422 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada War Loan, 5½%, 1932	$1,000 00	$1,000 00
City of London Debentures, 5%, 1932	2,000 00	2,000 00
Dominion of Canada Refunding, 4½%, 1944	1,000 00	984 25
Huron & Erie Mortgage Loan, 5%, 1935	1,000 00	1,000 00
Huron & Erie Mortgage Loan, 5%, 1931	3,000 00	3,000 00
Huron & Erie Mortgage Loan, 4½%, 1933	2,000 00	2,000 00
Huron & Erie Mortgage Loan, 5%, 1934	5,000 00	5,000 00
Huron & Erie Mortgage Loan, 5%, 1935	5,000 00	5,000 00
Canada Trusts Company, 4¾%, 1932	5,000 00	5,000 00
Industrial Mortgage & Trust Co., 5%, 1933	3,000 00	3,000 00
Total	$28,000 00	$27,984 25

(TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BEAMSVILLE

Commenced Business 23rd August, 1898

OFFICERS AND DIRECTORS (1931)

Officers.—President, E. Durham; Vice-President, L. H. Collard; Secretary-Treasurer, G. A. Tinlin, Beamsville.

Directors.—E. Durham, Smithville; L. H. Collard, St. Catharines; W. A. Griffis, St. Catharines; Wm. E. Boughner, Beamsville; H. B. Strong, St. Anns; Camby Wismer, Jordan.

Auditors.—W. D. Fairbrother, Beamsville; J. D. Albright, Beamsville.

Unassessed Premium Note Capital, $119,178.59

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds (*see Schedule "C"*)		$4,000 00
Cash in Royal Bank, Beamsville		3,708 59
Amount unpaid of instalments, 1930		906 16
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$119,178 59	
Less residue of premium notes given for reinsurance	2,645 47	
		116,533 12
Interest		100 00
Total Assets		$125,247 87

Liabilities

Amount of losses adjusted	$750 00
Unearned cash payments	3,112 64
Total Liabilities	$3,862 64

Receipts

Cash balance at 31st December, 1929 (not extended), $8,252.22.

Cash received as instalments and cash payments of 1930	$13,971 73
" due in prior years	554 95
" interest	177 97
Total Receipts	$14,704 65

Expenditure

Expenses of management:	
Commissions, $1,017.00; investigation of claims, $30.00; license fee, $50.00; Fire Marshal tax, $49.43; travelling expenses, $117.00; rent, $30.00; salaries and fees, $1,036.75; printing, postage, etc., $195.10; other expenses, $161.43	$2,686 71
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	12,178 74
" reinsurance	240 00
" rebates	142 83
Total Expenditures	$15,248 28

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$4,931,110 00
Less reinsurance	119,120 00
Net risks carried by the Company	$4,811,990 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,406	$4,755,240 00
Policies new and renewed during 1930	504	1,750,665 00
Gross number and amount in force during 1930	1,910	$6,505,905 00
Less expired and cancelled in 1930	494	1,574,775 00
Net risks in force, 31st December, 1930	1,416	$4,931,130 00

Schedule "C"

Bonds and Debentures Owned

Huron & Erie Mortgage Corporation, 5%, 1935	$4,000 00

CULROSS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TEESWATER

Commenced Business 3rd June, 1872

OFFICERS AND DIRECTORS (1931)

Officers.—President, Kenneth McKenzie; Vice-President, Thos. P. McDonald; Secretary, Foster G. Moffat, Teeswater.

Directors.—Kenneth McKenzie, Teeswater; Thos. P. McDonald, Teeswater; Wm. H. Mundell, Glenannan; Robt. Grant, Formosa; Levi Boyle, Holyrood; George Falconer, Teeswater.

Auditors.—Alex. McKague, Teeswater; Thos. McDonald, Teeswater.

Unassessed Premium Note Capital, $59,799.32

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (*See Schedule* "C")		$12,000 00
Actual cash on hand at Head Office	$170 57	
Cash in Bank of Montreal, Teeswater	1,805 25	
" Bank of Commerce, Teeswater	392 30	
		2,368 12
Amount unpaid of instalments, 1930		1,437 49
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$59,799 32	
Less residue of premium notes given for reinsurance	6,464 88	
		53,334 44
Interest due and accrued		164 16
Total Assets		$69,304 21

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $3,851.06.

Cash received as instalments, 1930	$5,720 59
" instalments, prior years	1,049 98
" interest	776 93
" reinsurance on losses	40 67
" all other	7 56
Total Receipts	$7,595 73

Expenditure

Expenses of management:	
Commissions, $344.75; law costs, $11.56; investigation of claims, $24.00; license fee, $50.00; Fire Marshal tax, $17.21; travelling expenses, $45.00; taxes, $12.00; rent, $25.00; salaries and fees, $525.40; printing, postage, etc., $91.50; other expenses, $25.00	$1,171 42
Miscellaneous payments:	
Cash paid for losses	$7,288 45
" reinsurance	571 40
" rebates	47 40
Total Expenditure	$9,078 67

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$2,916,130 00
Reinsurance	282,421 00
Net risks actually carried by the Company	$2,633,709 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	850	$2,837,698 00
Policies new and renewed during 1930	276	940,053 00
Gross number and amount in force during 1930	1,126	$3,777,751 00
Less expired and cancelled in 1930	275	861,621 00
Net risks in force, 31st December, 1930	851	$2,916,130 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Huron & Erie Mortgage Corp., 5%, 1932	$5,000 00	$5,000 00
Dominion of Canada Loan, 5½%, 1934	5,000 00	5,000 00
Dominion of Canada War Loan, 5½%, 1932	2,000 00	2,000 00
Total	$12,000 00	$12,000 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT ELGIN

Commenced Business 18th May, 1887

OFFICERS AND DIRECTORS (1931)

Officers.—President, Chas. Williams; Vice-President, F. H. Gregg; Secretary, T. R. Mayberry Ingersoll.

Directors.—Chas. Williams, Tillsonburg; F. H. Gregg, Salford; Jno. Campbell, Salford; R. W. Brink, Woodstock; F. H. Harris, Mount Elgin; J. G. Currie, Ingersoll.

Auditors.—B. G. Jenvey, Ingersoll; R. A. Baxter, Brownsville.

Unassessed Premium Note Capital, $106,703.42

Statement for the Year Ending 31st December, 1930

Assets

Loan company debentures and other securities. (*See Schedule "C"*)		$7,500 00
Cash on hand at Head Office	$612 17	
Cash in Royal Bank, Ingersoll	20 56	
		632 73
Amount unpaid of instalments, 1930		1,179 46
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$106,703 42	
Less residue given for reinsurance	23,874 70	
		82,828 72
Interest		99 50
Total Assets		$92,240 41

Liabilities

Borrowed money	$700 00
Unearned cash payments	1,954 84
Total Liabilities	$2,654 84

Receipts

Cash balance at 31st December, 1929 (not extended), $485.87.	
Cash received as instalments of 1930	$15,305 03
" borrowed	700 00
" interest	578 01
" reinsurance on losses	4,304 50
" all other	124 13
" from investments (not extended), $10,500.00.	
Total Receipts	$21,011 67

Expenditure

Expenses of management:	
Commissions, $207.50; investigation of claims, $118.60; interest, $69.57; license fee, $75.00; Fire Marshal tax, $43.23; travelling expenses, $103.90; rent, $150.00; salaries and fees, $1,381.85; printing, postage, etc., $337.60; other expenses, $153.65	$2,640 90
Miscellaneous payments:	
Cash paid for losses which occurred in 1930	$20,685 98
" reinsurance	3,688 55
" rebate	349 38
" repayment of loans	1,500 00
" investments (not extended), $2,500.00.	
Total Expenditure	$28,864 81

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$6,142,831 00
Reinsurance	1,122,068 00
Net Risks	$5,020,763 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,687	$6,222,405 00
Policies new and renewed during 1930	535	2,173,181 00
Gross number and amount in force during 1930	2,222	$8,395,586 00
Less expired and cancelled in 1930	519	2,252,755 00
Net risks in force, 31st December, 1930	1,703	$6,142,831 00

Schedule "C"

	Par Value	Book Value
Huron & Erie Mortgage Corporation, 4¾ %, 1933	$2,000 00	$2,000 00
Huron & Erie Mortgage Corporation, 4¾ %, 1934	2,000 00	2,000 00
Huron & Erie Mortgage Corporation, 5 %, 1934	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, 5 %, 1935	500 00	500 00
Huron & Erie Mortgage Corporation, 5 %, 1935	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, 5 %, 1935	1,000 00	1,000 00
	$7,500 00	$7,500 00

(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HARRIETSVILLE

Commenced Business 8th January, 1869

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. C. Dance; Vice-President, H. Rickard; Secretary, S. E. Facey, Harrietsville.

Directors.—J. C. Dance, Belmont; H. Rickard, Dorchester; A. E. Jackson, Mossley; Jno. A. Charlton, Springfield; W. W. Kiddie, Belmont; S. S. McDermand, Port Burwell.

Auditors.—B. R. Barr, Dorchester; C. E. Jackson, Harrietsville.

Unassessed Premium Note Capital, $274,290.88

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$79 34	
Cash in Bank of Toronto, Dorchester	428 42	
Cash deposit in Royal Bank, Ingersoll	196 88	
" Royal Bank, Aylmer	406 38	
" Bank of Nova Scotia, Harrietsville	8,968 54	
" Bank of Commerce, Port Burwell	612 25	
" Provincial Savings, Aylmer	749 62	
" Royal Bank, Springfield	459 55	
		$11,900 98
Amount unpaid of instalments, 1930		636 28
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$274,290 88	
Less residue given for reinsurance	43,378 28	
		230,912 60
Total Assets		$243,449 86

Liabilities

Amount of losses supposed	$700 00
Unearned cash payments	5,140 99
Total Liabilities	$5,840 99

Receipts

Cash balance at 31st December, 1929 (not extended), $23,850.20.

Cash received as instalments and cash payments of 1930	$32,906 74
" instalments of prior years	388 03
" interest	644 11
" reinsurance on losses	4,315 44
" from all other	263 44
Total Receipts	$38,517 76

Expenditure

Expenses of management:	
Commissions, $917.40; license fee, $100.00; Fire Marshal tax, $90.09; travelling expenses $32.00; salaries and fees, $1,919.85; printing, postage, etc., $320.49; other expenses, $125.89	$3,505 72
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	41,154 32
" reinsurance	4,890 07
" rebates	916 87
Total Expenditure	$50,466 98

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$11,588,985 00
Reinsurance	1,987,156 00
Net Risks	$9,601,829 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,982	$11,253,202 00
Policies new and renewed during 1930	1,208	4,295,788 00
Gross number and amount in force during 1930	4,190	$15,548,990 00
Less expired and cancelled in 1930	1,103	3,960,005 00
Net risks in force, 31st December, 1930	3,087	$11,588,985 00

DOWNIE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. PAUL'S

Commenced Business 21st April, 1884

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Suehring; Vice-President, Wm. Robertson; Secretary-Treasurer, George Armstrong, St. Paul's.

Directors.—Wm. Suehring, Stratford; Wm. Robertson, St. Paul's; Robt. Fuller, Sebringville; John Bell, St. Mary's; Leslie Brown, Motherwell; A. J. Bradshaw, St. Paul's.

Auditors.—D. K. Erb, Stratford; Geo. Arbogast, Sebringville.

Unassessed Premium Note Capital, $108,236.23

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds, debentures, etc. (*See Schedule "C"*)		$22,000 00
Cash on hand	$6 37	
Cash in British Mortgage Loan Company, Stratford	344 00	
" Royal Bank, Stratford	1,328 99	
" Royal Bank, St. Mary's	262 93	
" Bank of Commerce, Sebringville	527 81	
" Bank of Commerce, Mitchell	474 89	
" Province of Ontario Savings Bank, St. Mary's	482 84	
" Bank of Commerce, Milverton	264 03	
		3,691 86
Amount unpaid of instalments, 1930		77 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$108,236 23	
Less residue given for reinsurance	4,003 70	
		104,232 53
All other assets		567 30
Total Assets		$130,568 69

Liabilities

Unearned cash payments	$363 79

Receipts

Cash balance at 31st December, 1929 (not extended), $4,587.14.	
Cash received as instalments and cash payments of 1930	$8,480 80
" instalments, prior years	57 00
" interest	1,212 77
" reinsurance on losses	2,311 19
" all other	92 00
Total Receipts	$12,153 76

Expenditure

Expenses of management:	
Investigation of claims, $154.30; license fee, $50.00; Fire Marshal tax, $23.61; travelling expenses, $28.00; rent, $9.00; salaries and fees, $983.00; printing, postage, etc., $184.00; other expenses, $26.00	$1,457 91
Miscellaneous payments:	
Amount paid for losses	10,592 09
" reinsurance	941 95
" rebate	49 09
" all other	8 00
Total Expenditure	$13,049 04

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$4,152,540 00
Reinsurance	175,700 00
Net Risks	$3,976,840 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	844	$4,037,465 00
Policies new and renewed during 1930	364	1,589,525 00
Gross number and amount in force during 1930	1,208	$5,626,990 00
Less expired and cancelled in 1930	327	1,474,450 00
Net risks in force, 31st December, 1930	881	$4,152,540 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
British Mortgage & Trust Corporation of Ontario, 5%, 1931	$5,000 00	$5,000 00
British Mortgage & Trust Corporation of Ontario, 5%, 1932	10,000 00	10,000 00
British Mortgage & Trust Corporation of Ontario, 5%, 1933	5,000 00	5,000 00
Province of Ontario Debentures, 5%, 1957	2,000 00	2,000 00
Total	$22,000 00	$22,000 00

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHELBURNE

Commenced Business 1st June, 1895

OFFICERS AND DIRECTORS (1931)

Officers.—President, W. J. Jelly; Vice-President, J. A. Marshall; Secretary-Treasurer, J. A. Richardson, Shelburne.

Directors.—W. J. Jelly, Shelburne; J. A. Marshall, Orangeville; A. T. Lindsay, Camilla; E. A. Reid, Mansfield; T. Best, Shelburne; J. J. Braiden, Shelburne; J. A. Cornelius, Amaranth Station; Alex. Hunter, Melancthon; W. Park, Bellwood; F. Lyons, Jessopville; T. W. Reid, Waldemar; G. Bruce, Grand Valley.

Auditors.—W. E. Reid, Shelburne; S. Patterson, Shelburne.

Unassessed Premium Note Capital, $231,198.19

Statement for the Year Ending 31st December, 1930

Assets

Cash Value of Canada War Loan and Municipal Security. (*See Schedule "C"*)		$11,189 13
Cash on hand at Head Office	$204 41	
Cash in Royal Bank, Shelburne	73 60	
" Toronto Bank, Shelburne	44 76	
" Royal Bank, Grand Valley	191 25	
" Bank of Commerce, Orangeville	92 22	
" Bank of Toronto, Alliston	79 43	
" Bank of Toronto, Creemore	33 80	
" Royal Bank, Dundalk	44 89	
		764 36
Amount unpaid of instalments, 1930, and agents' balances		393 47
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$231,198 19	
Less residue given for reinsurance	17,727 48	
		213,470 71
Reinsurance on losses		1,492 62
Interest		48 61
Total Assets		$227,358 90

Liabilities

Unearned cash payments	$177 71

Receipts

Cash balance at 31st December, 1929 (not extended), $9,759.55.

Cash received as instalments, 1930	$28,850 22
" instalments of prior years	237 15
" interest	1,175 00
" all other	374 51
" reinsurance on losses	1,126 16
" from investments (not extended), $5,117.58.	
Total Receipts	$31,763 04

Expenditure

Expenses of management:	
Commissions, $1,688.00; fuel and light, $36.78; investigation of claims, $206.30; license fee, $75.00; Fire Marshal tax, $84.71; travelling expenses, $91.80; taxes, $7.95; rent, $83.00; salaries and fees, $1,575.30; printing, postage, etc., $458.03; other expenses, $36.50	$4,343 37
Miscellaneous payments:	
Amount paid for losses which occurred during 1930	38,994 61
" reinsurance	2,265 23
" rebate	255 80
Total Expenditure	$45,859 01

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$10,189,449 50
Reinsurance	793,055 00
Net Risks	$9,396,394 50

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,686	$9,798,144 50
Policies new and renewed during 1930	961	3,519,340 00
Gross number and amount in force during 1930	3,647	$13,317,484 50
Less expired and cancelled in 1930	895	3,128,035 00
Net risks in force, 31st December, 1930	2,752	$10,189,449 50

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada Victory Bond, 5½%, 1937	$3,000 00	$3,000 00
Shelburne Debentures, 5%, 1947	3,189 13	3,189 13
Shelburne Debentures, 5%, 1942	5,000 00	5,000 00
	$11,189 13	$11,189 13

(NORTH) DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT

Commenced Business 15th May, 1856

OFFICERS AND DIRECTORS (1931)

Officers.—President, Geo. L. Telfer; Vice-President, F. W. Hanes; Secretary-Treasurer, A. W. Hilborn, Galt.

Directors.—Geo. L. Telfer, Paris; Frank W. Hanes, Dundas; W. C. Shaw, Hespeler; A. A. Stewart, Puslinch; Jos. Betzner, Copetown; J. M. Irwin, Galt; Firman Martin, Sheffield; Robt. E. Cowan, Galt; Wm. Lockie, Galt.

Auditors.—John Taylor, Jr., Galt.; Robt. G. Cowan, Galt.

Unassessed Premium Note Capital, $294,880.72

Statement for the Year Ending 31st December, 1930

Assets

Cash value of mortgages		$5,000 00
Cash in Bank of Commerce, Galt		265 65
Amount unpaid instalments, 1930		2,498 55
Amount of unpaid assessments, 1930		3,767 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$294,880 72	
Less residue for reinsurance	20,901 43	
		273,979 29
Total Assets		$285,510 84

Liabilities

Borrowed money	$1,000 00
Total Liabilities	$1,000 00

Receipts

Cash balance at 31st December, 1929 (not extended), $696.40.

Cash received as instalments, 1930	$37,141 06
" instalments levied in years prior to 1930	1,275 55
" assessments prior to 1930	14,487 44
" interest	336 10
" borrowed money	34,000 00
" reinsurance on losses	3,022 50
" all other sources	119 64
Total Receipts	$90,382 29

Expenditure

Expenses of management:	
Commissions, $522.80; fuel and light, $34.42; investigation of claims, $134.80; interest, $532.37; license fee, $100.00; Fire Marshal tax, $122.80; taxes, $18.17; rent, $175.20; salaries and fees, $2,889.50; printing, postage, etc., $370.48; other expenses, $343.94	$5,244 48
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	41,200 79
" reinsurance	2,643 23
" rebate	224 54
" repayment of loans	41,500 00
Total Expenditure	$90,813 04

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$14,965,314 00
Reinsurance	979,315 00
Net Risks	$13,985,999 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	3,231	$14,774,035 00
Policies new and renewed during 1930	946	4,250,755 00
Gross number and amount in force during 1930	4,177	$19,024,790 00
Less expired and cancelled in 1930	887	4,059,476 00
Net risks in force, 31st December, 1930	3,290	$14,965,314 00

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUTTON

Commenced Business September, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. R. Gow; Vice-President, Jno. W. McCallum; Secretary-Treasurer, W. A. Galbraith, Iona Station.

Directors.—Jno. R. Gow, Dutton; Jno. W. McCallum, Iona Station; Jno. McPherson, Dutton; D. K. Andrew, West Lorne; W. R. Pollard, Iona Station; John McPhail, Iona Station; Arch. McColl, Rodney.

Auditors.—M. I. McNeill, J. D. Blue, Dutton, Ont.

Unassessed Premium Note Capital, $135,097.31

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (*See Schedule "C"*)		$15,000 00
Cash at Head Office	$55 58	
Cash in Royal Bank, Rodney	3,026 94	
" Bank of Montreal, West Lorne	2,922 54	
" Royal Bank, Dutton	4,589 77	
" Bank of Montreal, Dutton	5,613 03	
		16,207 86
Amount unpaid of instalments, 1930		1,023 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$135,097 31	
Less residue of notes given for reinsurance	3,226 30	
		131,871 01
Interest		211 10
Total Assets		$164,313 42

Liabilities

Unearned cash payments	$335 46

Receipts

Cash balance at 31st December, 1929 (not extended), $15,968.31.

Cash received as instalments and cash payments, 1930	$16,267 24
" instalments due in prior years	522 00
" interest	1,110 94
Total Receipts	$17,900 18

Expenditure

Expenses of management:	
Commissions, $205.50; investigation of claims, $103.30; license fee, $75.00; Fire Marshal tax, $54.37; travelling expenses, $147.50; rent, $24.00; salaries and fees, $694.60; printing, postage, etc., $112.92; other expenses, $205.50	$1,622 69
Miscellaneous payments:	
Cash paid for losses	11,607 65
" reinsurance	220 80
" rebate	114 65
" interest	43 84
Total Expenditure	$13,609 63

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$5,729,575 00
Less reinsurance	146,650 00
Net risks carried at 31st December, 1930	$5,582,925 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,370	$5,693,775 00
Policies new and renewed during 1930	430	1,623,150 00
Gross number and amount in force during 1930	1,800	$7,316,925 00
Less expired and cancelled in 1930	409	1,587,350 00
Net risks in force, 31st December, 1930	1,391	$5,729,575 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada, 4½%, 1940	$4,000 00	$4,000 00
Dominion of Canada, 5½%, 1934	4,000 00	4,000 00
Huron & Erie Mortgage Corporation, 4¾%, 1934	3,000 00	3,000 00
Dominion of Canada, 5%, 1943	4,000 00	4,000 00
	$15,000 00	$15,000 00

(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TAVISTOCK

Commenced Business 28th December, 1870

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Kauffman; Vice-President, A. Herman; Secretary, Edwin Caister, Tavistock.

Directors.—Wm. Kauffman, Tavistock; A. Herman, Tavistock; P. H. Murray, Tavistock; Jno. Doering, Stratford; Jos. Quinlan, Stratford; C. Lindner, Gadshill; Andrew Rennicker, St. Paul's; I. Corp, Woodock; Jacob Kalbfleisch, Stratford.

Auditors.—F. P. Corp, Tavistock; H. J. Mansz, Shakespeare.

Unassessed Premium Note Capital, $339,468.89

Statement for the Year Ending 31st December, 1930

Assets

Canada Victory Loan Bonds. (*See Schedule* "C")		$53,162 76
Cash on hand at Head Office	$28 93	
Cash in Royal Bank, Stratford	855 28	
" Bank of Commerce, Tavistock	1,139 03	
" Bank of Montreal, Tavistock	56 73	
		2,079 97
Amount unpaid instalments, 1930		1,289 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		339,468 89
Total Assets		$396,000 87

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $7,526.87.

Cash received from instalments levied during 1930	$17,352 41
" instalments levied prior to 1930	602 55
" interest	3,620 37
" all others	2 00
" investments (not extended), $17,577.50.	
Total Receipts	$21,577 33

Expenditure

Expenses of management:	
Commissions, $1,062.00; investigation of claims, $264.37; license fee, $75.00; Fire Marshal tax, $59.33; travelling expenses, $33.50; rent, $32.00; salaries and fees, $1,261.45; printing, postage, etc., $224.54; other expenses, $313.30	$3,325 49
Miscellaneous payments:	
Cash paid for losses	41,058 57
" rebates	217 67
Total Expenditure	$44,601 73

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$9,202,350 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,782	$8,907,955 00
Policies new and renewed, 1930	516	2,669,170 00
Gross number and amount in force during 1930	2,298	$11,577,125 00
Less expired and cancelled in 1930	476	2,374,775 00
Net risks in force, 31st December, 1930	1,822	$9,202,350 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada, Refund, 4½%, 1946	$8,000 00	$7,808 00
Canadian National Railways, 5%, 1954	20,000 00	20,306 39
British Mortgage & Trust Certificate, 5%, 1933	10,000 00	10,000 00
Province of Ontario, 5%, 1959	10,000 00	10,048 37
City of Stratford, 5%, 1948	4,000 00	4,000 00
City of Stratford, 5%, 1944	1,000 00	1,000 00
	$53,000 00	$53,162 76

EKFRID MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, APPIN

Commenced Business 16th September, 1891

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. A. McCallum; Vice-President, L. L. McTaggart; Secretary, Herman Galbraith, Appin.

Directors.—D. A. McCallum, Glencoe; L. L. McTaggart, Appin; Lorenzo Gardiner, Glencoe; Jno. T. McLean, Melbourne; Jno. G. Lethbridge, Glencoe; Milton Fletcher, Appin.

Auditors.—Frank McLean, Melbourne; Gilbert Hyndman, Melbourne.

Unassessed Premium Note Capital, $97,206.53

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand	$103 05	
Cash in Royal Bank, Glencoe, Ont	215 96	
" Montreal Bank, Alvinston, Ont	111 63	
" Royal Bank, Strathroy, Ont	79 60	
" Royal Bank, Appin, Ont	4,601 47	
" Montreal Bank, Glencoe, Ont	95 18	
" Royal Bank, Melbourne	67 43	
" Montreal Bank, Newbury	110 18	
		$5,384 50
Amount unpaid of instalments, 1930		500 78
" prior instalments still unpaid (not extended), $727.93.		
" premium notes in force, after deducting all payments thereon and assessments levied	$97,206 53	
" reinsurance	1,640 87	
		95,565 66
Total Assets		$101,450 94

Liabilities—None

Receipts

Cash balance 31st December, 1929 (not extended), $6,867.74.	
Cash received as instalments of 1930	$13,073 41
" instalments of prior years	223 30
" interest	118 21
" all other sources	124 21
" from investments (not extended), $5,500.00.	
Total Receipts	$13,539 13

Expenditure

Expenses of management:	
Commissions, $141.00; law costs, $76.00; investigation of claims, $126.00; license fee, $50.00; Fire Marshal tax, $43.40; travelling expenses, $84.75; rent, $12.50; salaries and fees, $748.00; printing, postage, etc., $271.26; other expenses, $109.81	$1,662 72
Miscellaneous payments:	
Amount paid for losses	12,993 16
" reinsurance	190 78
" rebate	175 71
" investments (not extended), $5,500.00.	
Total Expenditure	$15,022 37

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$4,485,105 00
Less reinsurance	63,600 00
Net Risks	$4,421,505 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929	1,317	$4,419,860 00
Policies new and renewed during 1930	455	1,513,590 00
Gross number and amount in force during 1930	1,772	$5,933,450 00
Less expired and cancelled in 1930	442	1,448,345 00
Net risks in force 31st December, 1930	1,330	$4,485,105 00

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ATWOOD

Commenced Business 22nd March, 1884

OFFICERS AND DIRECTORS (1931)

Officers.—President, H. Richmond; Vice-President, J. S. Cowan; Secretary, J. R. Hammond, Atwood.

Directors.—H. Richmond, Atwood; J. S. Cowan, Atwood; Jas. Moffat, Monkton; Geo. Cleland, Listowel; J. K. Baker, Brussels; John Denstedt, Gad's Hill; S. J. Love, Atwood; I. D. Smith, Atwood; Alex. Ross, Britton.

Auditors.—Jno. F. Ballantyne, Atwood; Chester Little, Atwood.

Unassessed Premium Note Capital, $402,301.06

Statement for the Year Ending 31st December, 1930

Assets

Cash value of bonds. (*See Schedule "C"*)		$15,000 00
Cash in Bank of Commerce, Atwood	$2,048 42	
" Bank of Commerce, Monkton, Ont.	783 18	
		2,831 60
Amount of unpaid instalments, 1930		778 33
" premium notes in force, after deducting all payments thereon and assessments levied		402,301 06
Total Assets		$420,910 99

Liabilities—None

Receipts

Cash at 31st December, 1929 (not extended), $815.77.

Cash received as instalments, 1930	$21,932 20
" instalments, prior years	177 55
" interest	1,073 04
" from investments (not extended), $10,000.00.	
Total Receipts	$23,182 79

Expenditure

Expenses of management:	
Commissions, $502.00; investigation of claims, $96.50; license fee, $75.00; Fire Marshal tax, $57.90; travelling expenses, $23.00; taxes, $1.74; rent, $13.00; salaries and fees, $792.80; printing, postage, etc., $173.66; other expenses, $126.75	$1,862 35
Miscellaneous payments:	
Amount paid for losses	28,977 90
" rebate	326 71
Total Expenditure	$31,166 96

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$8,868,500 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929	1,518	$8,625,175 00
Policies new and renewed during 1930	503	2,714,925 00
Gross number and amount in force during 1930	2,021	$11,340,100 00
Less expired and cancelled in 1930	437	2,471,600 00
Net risks in force, 31st December, 1930	1,584	$8,868,500 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Huron & Erie, 5%, 1935	$5,000 00	$5,000 00
British Mortgage & Trust Corporation, 5%, 1932	10,000 00	10,000 00
	$15,000 00	$15,000 00

ERAMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ROCKWOOD

Commenced Business 9th April, 1861

OFFICERS AND DIRECTORS (1931)

Officers.—President, Chas. Benham; Vice-President, John Grieve; Secretary, W. A. Dickieson Rockwood.

Directors.—Chas. Benham, Rockwood; Jno. Grieve, Rockwood; Jas. R. Rutherford, Rockwood; Jno. McNabb, Rockwood; Wm. Swanston, Rockwood; John Hindley, Rockwood.

Auditors.—J. J. Aldous, Rockwood; W. H. Hortop, Everton.

Unassessed Premium Note Capital, $164,060.26

Statement for the Year Ending 31st December, 1930

Assets

Cash value of debentures and Canada War Loan. (*See Schedule "C"*)		$12,000 00
Cash on hand	$8 58	
Cash in Bank of Commerce, Guelph	24 16	
" Imperial Bank, Fergus	105 37	
" Royal Bank, Rockwood	291 70	
		429 81
Amount unpaid of instalments, 1930		835 71
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$164,060 26	
Less residue of premium notes given by Company for reinsurance	38,861 90	
		125,198 36
Total Assets		$138,463 88

Liabilities

Bank overdraft	$1,700 00
Unearned cash payment	62 00
Total Liabilities	$1,762 00

Receipts

Cash balance at 31st December, 1929 (not extended), $792.02.

Cash received as instalments, 1930	$7,239 77
" instalments of prior years	746 90
" interest	400 61
" reinsurance on losses	30 40
" borrowed money	4,800 00
" all other sources	5 50
Total Receipts	$13,223 18

Expenditure

Expenses of management:	
Commissions, $291.70; investigation of claims, $12.00; interest, $97.25; license fee, $50.00; Fire Marshal tax, $19.53; travelling expenses, $20.00; rent, $9.00; salaries and fees, $728.80; printing, postage, etc., $57.95; other expenses, $43.50	$1,329 73
Miscellaneous payments:	
Cash paid for losses	4,083 60
" reinsurance	1,883 45
" rebates	30 00
" repayment of loans	6,258 61
Total Expenditure	$13,585 39

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$3,782,200 00
Less reinsurance	779,200 00
Net risks actually carried by Company, 31st December, 1930	$3,003,000 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929	1,506	$4,128,800 00
Policies new and renewed during 1930	252	897,600 00
Gross number and amount in force during 1930	1,758	$5,026,400 00
Less expired and cancelled in 1930	465	1,244,200 00
Net risks in force, 31st December, 1930	1,293	$3,782,200 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Guelph & Ontario Investment & Savings Society, 4¾%, 1933	$4,000 00	$4,000 00
Guelph & Ontario Investment & Savings Society, 5%, 1932	5,000 00	5,000 00
Dominion of Canada Government War Bonds, 5%, 1943	3,000 00	3,000 00
	$12,000 00	$12,000 00

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SELKIRK

Commenced Business 2nd September, 1871

OFFICERS AND DIRECTORS (1931)

Officers.—President, Joshua Honsberger; Vice-President, C. J. Smelser; Secretary, A. E. Havill, South Cayuga.

Directors.—J. Honsberger, Dunnville; C. J. Smelser, Selkirk; Nicholas Kiefer, Fisherville; John H. Hartwick, Selkirk; A. Hicks, Dunnville; John Featherstone, Fisherville; G. A. Reicheld, South Cayuga; Jno. Pridmore, Dunnville; Chas. O. M. Schweyer, Fisherville; Walter Ebert, Cayuga; Harry Rittenhouse, Dunnville; Peter Lloyd, Selkirk.

Auditors.—Wm. G. Babion, Selkirk; Richard Sherk, South Cayuga.

Unassessed Premium Note Capital, $106,508.69

Statement for the Year Ending 31st December, 1930

Assets

Cash value of bonds. (*See Schedule "C"*)		$15,000 00
Cash on hand	$153 57	
Cash in Bank of Commerce, Dunnville	778 91	
" Bank of Commerce, Cayuga	501 02	
" Royal Bank, Fisherville	2,751 26	
" Bank of Commerce, Selkirk	1,035 56	
" Royal Bank, Dunnville	864 14	
		6,084 46
Amount of unpaid instalments, 1930		598 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$106,508 69	
Less residue of premium note given for reinsurance	16,872 93	
		89,635 76
Interest accrued		798 83
Total Assets		$112,117 30

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $10,757.06.

Cash received as instalments, 1930	$13,615 12
" from instalments of prior years	693 20
" for interest	798 83
" investment (not extended), $3,000.00.	
Total Receipts	$15,107 15

Expenditure

Expenses of management:	
Commissions, $411.25; investigation of claims, $16.00; license fee, $75.00; Fire Marshal tax, $39.95; travelling expenses, $10.00; salaries and fees, $947.40; printing, postage, etc., $189.42; other expenses, $48.00	$1,737 02
Miscellaneous payments:	
Amount paid for losses	10,928 77
" reinsurance	1,874 72
" rebate	239 24
" investments (not extended), $8,000.00.	
Total Expenditure	$14,779 75

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$7,677,780 00
Reinsurance	624,672 50
Net Risks	$7,053,107 50

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,216	$4,729,925 00
Policies new and renewed during 1930	364	1,338,425 00
Gross number and amount in force during 1930	1,580	$6,068,350 00
Less expired and cancelled in 1930	372	1,390,570 00
Net risk in force, 31st December, 1930	1,208	$4,677,780 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Province of Ontario, 1944, 5%	$5,000 00	$5,000 00
Province of Ontario, 4½%, 1948	5,000 00	5,000 00
Huron & Erie Mortgage Corporation Debentures, 5%, 1935	5,000 00	5,000 00
	$15,000 00	$15,000 00

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WALKERTON

Commenced business 31st March, 1894

OFFICERS AND DIRECTORS (1931)

Officers.—President, Moses Bilger; Vice-President, John Oswald; Secretary, B. W. Schumacher, Walkerton.

Directors.—Moses Bilger, Mildmay; Jno. Oswald, Chesley; Rudolph Siegner, Mildmay; J. T. Richardson, Paisley; Val. Fischer, Walkerton; Jas. Tolton, Walkerton.

Auditors.—Jas. T. Lamb, Walkerton; Thos. H. Jasper, Carlsruhe.

Unassessed Premium Note Capital, $1,324,796.51

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate		$5,700 00
Mortgage loans and real estate		15,300 00
Bonds and debentures. (*See Schedule "C"*)		108,000 00
Actual cash in hand at Head Office	$234 35	
Amount of deposit in Montreal Bank, Walkerton	2,518 58	
" Royal Bank, Cargill	992 27	
" Commerce Bank, Port Elgin	419 79	
		4,164 99
Amount of agents' balances		11,161 57
Amount of unpaid instalments, 1930		988 34
" premium notes in force, after deducting all payments thereon and assessments levied	$1,324,796 51	
Less residue of premium notes given for reinsurance	226,892 98	
		1,097,903 53
Amount of interest accrued		1,743 90
Total Assets		$1,244,962 33

Liabilities

Amount of losses supposed	$9,794 00
Unearned cash payments	70,625 38
Total Liabilities	$80,419 38

Receipts

Cash balance at 31st December, 1929 (not extended), $8,730.95.

Cash received as instalments and cash payments, 1930	$181,546 10
" instalments of prior years	638 07
" interest	7,225 70
" reinsurance on losses	33,411 00
" from all other sources	1,740 56
" from investments (not extended), $40,925.66	
Total Receipts	$224,561 43

Expenditure

Expenses of management:	
Commissions, $7,498.75; law costs, $249.11; fuel and light, $130.45; investigation of claims, $2,489.10; interest, $6.70; license fees, $250.00; Fire Marshal tax, $421.44; travelling expenses, $161.95; taxes, $115.78; rent, $1,494.86; salaries and fees, $7,438.29; other expenses, $391.65	$20,648 08
Miscellaneous payments:	
Amount paid for losses	196,088 97
" reinsurance	30,902 53
" rebate	1,918 49
" interest	130 03
" investments (not extended), $19,925.00.	
" all other expenditures	439 95
Total Expenditure	$250,128 05

Currency of Risks

Amount covered by Policies in force 31st December, 1930.

	One year	Two years	Three years	Total
Mutual	$362,915 00	$100,940 00	$55,162,596 00	$55,626,451 00
Less reinsurance	....	....	10,079,757 00	10,079,757 00
Net risks actually carried by Company at 31st December, 1930	$362,915 00	$100,940 00	$45,082,839 00	$45,546,694 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929	15,610	$49,879,276 00
Policies new and renewed during 1930	6,308	21,140,390 00
Gross number and amount in force during 1930	21,918	$71,019,666 00
Less expired and cancelled in 1930	5,190	15,393,215 00
Net risks in force, 31st December, 1930	16,728	$55,626,451 00

Schedule "C"

Bonds and Debentures owned

	Par Value	Book Value
Province of Manitoba, 5½%, 1934	$5,000 00	$5,000 00
Province of Saskatchewan, 6%, 1940	5,000 00	4,890 00
Province of Prince Edward Island, 4%, 1939	5,000 00	4,230 00
Province of Saskatchewan, 6%, 1936	5,000 00	4,978 50
Province of Ontario, 5%, 1948	5,000 00	4,917 50
Province of Alberta, 5%, 1943	5,000 00	4,864 00
Province of Quebec, 4½%, 1950	4,000 00	3,928 00
Province of British Columbia, 4½%, 1951	5,000 00	4,765 00
Province of Manitoba, 4½%, 1956	5,000 00	4,830 00
Huron and Erie Mortgage Corporation, 5%, 1932	5,000 00	5,000 00
Province of Alberta, 5%, 1943	3,000 00	3,031 50
Canada Permanent Mortgage Corporation, 5%, 1933	5,000 00	5,000 00
City of Windsor, 5%, 1934	5,000 00	5,000 00
Township of York, 5%, 1938	1,000 00	1,004 00
Township of York, 5%, 1939	2,000 00	2,008 00
Township of York, 5%, 1940	2,000 00	2,008 00
City of Port Arthur, 5%, 1945	5,000 00	5,000 00
Township of Scarboro, 5%, 1941	3,000 00	3,000 00
Township of Scarboro, 5%, 1942	1,000 00	1,000 00
Township of Scarboro, 5%, 1943	1,000 00	1,000 00
Township of Etobicoke, 5%, 1938	1,000 00	1,004 00
Township of Etobicoke, 5%, 1937	4,000 00	4,014 00
Township of Sandwich East, 5¼%, 1932	1,000 00	1,000 70
Township of Sandwich East, 5¼%, 1934	1,000 00	1,001 60
Township of Sandwich East, 5¼%, 1947	3,000 00	3,016 50
County of Bruce, 5½%, 1935	1,000 00	1,000 00
Province of British Columbia, 5%, 1954	5,000 00	5,000 00
Province of Nova Scotia, 5%, 1959	5,000 00	5,000 00
Province of New Brunswick, 4¾%, 1960	10,000 00	9,852 00
	$108,000 00	$106,343 30

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, LINDSAY

Commenced Business 3rd June, 1895

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. J. Robertson; Vice-President, M. McMillan; Secretary-Treasurer, Pearl James, Lindsay.

Directors.—J. J. Robertson, Dunsford; Maurice McMillan, Beaverton; Alex. Horn, Lindsay; Albert Davidson, Lindsay; W. Hoskins, Coboconk; W. H. Lowes, Ida; G. B. Nicholls, Peterboro; F. A. Eason, Keene; R. S. McElwain, Gelert; Wesley Campbell, Nestleton Station.

Auditors.—W. E. Agnew, Lindsay; H. J. Lytle, Lindsay.

Unassessed Premium Note Capital, $616,720.34

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (*See Schedule "C"*)		$43,000 00
Cash value of mortgages, debentures, etc		9,075 00
Cash on hand at Head Office	$2,152 42	
Cash in Bank of Commerce, Lindsay	2,390 90	
		4,543 32
Amount of unpaid instalments due in 1930		8,278 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$616,720 34	
Less residue of premium notes for reinsurance	53,411 71	
		563,308 63
Amount of interest accrued		972 50
		$629,177 50

Liabilities

Amount of loans adjusted	$2,650 00
Amount of unearned cash payments	91,245 25
Amount of all other liabilities	110 55
	$94,005 80

Receipts

Cash balance for 31st December, 1929 (not extended), $4,185.32.

Cash received as membership fees	$2,561 00
" instalments and cash payments, 1930	87,978 30
" instalments due in prior years	9,393 21
" interest	3,865 40
Cash received from reinsurance on losses	15,196 59
" all other	1,366 73
" realization on investments (not extended), $35,000.00	
	$120,361 23

Expenditure

Expenses of management:	
Commissions, $6,919.00; investigation of claims, $1,030.30; interest, $169.18; license fee, $150.00; Fire Marsol tax, $301.32; travelling expenses, $122.95; taxes, $30.30; rent, $360.00; salaries and fees, $3,730.60; printing, postage, etc., $1,080.68; other expenses, $534.35	$14,428 68
Miscellaneous payments:	
Amount paid for losses	111,225 23
" reinsurance	5,534 25
" rebates	3,740 07
" investments (not extended), $20,000.00.	
" all other expenditure	75 00
Total Expenditure	$135,003 23

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$29,231,410 00
Less reinsurance	1,902,308 00
	$27,329,102 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	9,770	$28,026,008 00
Policies new and renewed during 1930	3,558	10,728,607 00
Gross number and amount in force during 1930	13,328	$38,754,615 00
Less expired and cancelled in 1930	3,441	9,523,205 00
Net risks in force, 31st December, 1930	9,887	$29,231,410 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada Victory Bonds, 5½%, 1934	$10,000 00	....
Town of Lindsay, 5½%, 1933	3,000 00	....
Victoria Trust & Savings Co., 5%, 1935	5,000 00	....
Township of Mariposa School, 5%, 1948	5,000 00	....
County of Victoria, 5%, 1951	5,000 00	....
Province of Ontario, 5%, 1959	5,000 00	....
City of Regina, 5%, 1950	10,000 00	....
	$43,000 00	....

FORMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FORMOSA

Commenced Business 22nd May, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jno. F. Wachter; Vice-President, Thos. Inglis; Secretary-Treasurer, E. G. Kuntz, Formosa.

Directors.—Jno. F. Wachter, Walkerton; Thos. Inglis, Clifford; T. E. Rushton, Paisley; M. Filsinger, Mildmay; Anthony Lang, Chepstow; O. C. Kuntz, Formosa.

Auditors.—D. Borho, Formosa; A. G. McLennan, Walkerton.

Unassessed Premium Note Capital, $347,773.56

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds		$14,000 00
Mortgage loans and real estate		5,800 00
Amount of deposit, Montreal Bank, Formosa	$22,401 83	
" Royal Bank, Cargill	1,712 93	
		24,114 76
Amount unpaid, instalments, 1930		1,458 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1930	$347,773 56	
Less residue of premium notes given by the Company for reinsurance	48,910 13	
		298,863 43
Total Assets		$344,236 54

Liabilities

Amount of unearned cash payments	$4,254 23

Receipts

Cash balance at 31st December, 1929 (not extended), $22,748.92.

Cash received as instalments and cash payments, 1930	$39,558 80
" instalments of prior years	718 61
" interest	1,756 15
" reinsurance on losses	10,272 20
" all other sources	150 02
" from investments (not extended), $200.00.	
Total Receipts	$52,455 78

Expenditure

Expenses of management:	
Commissions, $1,869.28; law costs, $52.11; investigation of claims, $466.60; license fee, $100.00; Fire Marshal tax, $102.69; travelling expenses, $88.45; taxes, $12.75; rent, $63.00; salaries and fees, $1,986.40; printing, postage, etc., $471.67; other expenses, $442.85	$5,655 80
Miscellaneous payments:	
Amount paid for losses	35,423 13
" reinsurance	7,942 06
" rebate	322 05
" investments (not extended), $1,946.90	
Total Expenditure	$49,343 04

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$14,400,927 00
Reinsurance	2,196,709 00
Net risks carried	$12,204,218 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	4,511	$13,893,877 00
Policies new and renewed during 1930	1,553	4,805,291 00
Gross number and amount in force, 1930	6,064	$18,699,168 00
Less expired and cancelled during 1930	1,372	4,298,241 00
Net risks in force, December, 1930	4,692	$14,400,927 00

Schedule "C"

Ford City, 6%, 1935	$3,000 00
Township of East Sandwich, 5¼%, 1946	4,000 00
Dominion of Canada, 5½%, 1934	5,000 00
Town of New Toronto, 5%, 1945	2,000 00
	$14,000 00

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYTON

Commenced Business 16th March, 1878

OFFICERS AND DIRECTORS (1931)

Officers.—President, Andrew Schenk; Vice-President, M. E. Murray; Secretary, R. H. Fortune, Ayton.

Directors.—Andrew Schenk, Ayton; M. E. Murray, Neustadt; John Ghent, Mount Forest; H. M. Fortune, Chesley; C. J. Dickison, Mildmay; Adam Ries, Clifford; G. H. Dickson, Drew Station; Richard Cronin, Corbetton; Henry Klages, Chesley; Conrad Schenk, Holstein; F. S. Schaus, Ayton; H. W. Hunt, Hanover.

Auditors.—W. J. Forbes, Ayton; Edward Pletsch, Ayton.

Unassessed Premium Note Capital, $287,134.56

Statement for the Year Ending 31st December, 1930

Assets

Cash in Royal Bank, Ayton		$4,375 04
Amount of unpaid instalments, 1930		1,685 54
" unpaid instalments prior to 1930 (not extended), $509.15.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$287,134 56	
Less residue of premium notes given for reinsurance	68,024 94	
		219,109 62
Total Assets		$225,170 20

Liabilities

Amount of losses adjusted	$3,250 00
Unearned cash payments	1,713 56
Total Liabilities	$4,963 56

Receipts

Cash balance at 31st December, 1929 (not extended), $2,774.11.	
Cash received as instalments and cash payments, 1930	$34,323 27
" instalments due in prior years	1,153 98
" from reinsurance on losses	12,649 34
" interest	719 21
" all other sources	416 75
" from investments (not extended), $16,321.84.	
Total Receipts	$49,262 55

Expenditure

Expenses of management:	
Commissions, $1,180.00; law costs, $22.00; investigation of claims, $316.60; license fee, $100.00; Fire Marshal tax, $94.52; travelling expenses, $99.00; salaries and fees, $1,820.80; printing, postage, etc., $525.35; other expenses, $308.99	$4,467 26
Miscellaneous payments:	
Amount paid for losses	47,074 83
" reinsurance	8,700 32
" rebate	664 85
" repayment of loans	3,076 20
Total Expenditure	$63,983 46

Currency of Risks

Amount covered by Policies in force 31st December, 1930.

	Three Years
Mutual	$12,260,106 00
Reinsurance	3,071,850 00
Net risks	$9,188,256 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	3,836	$12,409,844 00
Policies new and renewed during 1930	1,162	3,932,585 00
Gross number and amount in force during 1930	4,998	$16,342,429 00
Less expired and cancelled in 1930	1,249	4,082,323 00
Net risks in force, 31st December, 1930	3,749	$12,260,106 00

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ALEXANDRIA

Commenced Business 7th May, 1895

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. A. Ross; Vice-President, E. J. MacDonald; Secretary, V.G. Chisholm, Alexandria.

Directors.—D. A. Ross, Martintown; E. J. McDonald, Alexandria; W. J. McGregor, North Lancaster; Wm. Irvine, Dalkeith; D. A. McDonell, Green Valley; A. A. McDonald, Greenfield.

Auditors.—J. A. McDonell, Alexandria; Angus Kennedy, Alexandria.

Unassessed Premium Note Capital, $245,386.97

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (*See Schedule "C"*)		$7,336 76
Cash on hand, Head Office	$2,588 89	
Cash in Royal Bank, Alexandria	1,228 48	
" Bank of Nova Scotia, Alexandria	5,104 25	
" Bank Canadian National, Alexandria	4,429 93	
" Bank of Montreal, Lancaster	3,545 74	
" Bank of Nova Scotia, Martintown	1,323 90	
		18,221 19
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$245,386 97	
Less residue of premium notes given for reinsurance	23,342 55	
		$222,044 42
Reinsurance on losses		600 00
Total Assets		$248,202 37

Liabilities

Amount of losses supposed	$800 00
Unearned cash payments	30,914 32
Total Liabilities	$31,714 32

Receipts

Cash balance at 31st December, 1929 (not extended), $20,475.63.	
Cash received as instalments and cash payments, 1930	$33,834 75
" for interest	1,059 98
" reinsurance on losses	2,970 26
" all other sources	17 30
" from investments (not extended), $2,360.56.	
Total Receipts	$37,882 29

Expenditure

Expenses of management:	
Commissions, $2,199.25; investigation of claims, $513.20; license fee, $100.00; Fire Marshal tax, $102.83; travelling expenses, $167.20; salaries and fees, $1,337.80; printing, postage, etc., $235.96; other expenses $805.96	$5,462 20
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	34,388 36
" reinsurance	2,316 20
" rebates	330 53
Total Expenditure	$42,497 29

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$11,506,650 00
Less reinsurance (mutual plan)	1,085,700 00
Net risks actually carried at 31st December, 1930	$10,420,950 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929	4,618	$11,257,100 00
Policies new and renewed during 1930	1,653	3,905,400 00
Gross number and amount in force during 1930	6,271	$15,162,500 00
Less expired and cancelled in 1930	1,537	3,655,850 00
Net risks in force 31st December, 1930	4,734	$11,506,650 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada Victory Bonds, 5½%, 1932	$5,000 00	....
Township of Lochiel, 6%, 1931	2,336 76	....
Total	$7,336 76	....

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, YORK

Commenced Business 15th April, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Bell; Vice-President, R. H. Allen; Secretary, J. E. Stubbs, Caledonia.

Directors.—Wm. Bell, Canfield; R. H. Allen, Caledonia; R. E. Kerr, York; J. G. Lindsay, Caledonia; Jno. Bell, Glanford; W. Teasdale, Cayuga.

Auditors.—Arnold Bell, Glanford; S. McBlain, Caledonia.

Unassessed Premium Note Capital, $109,338.18

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (*See Schedule "C"*)		$5,000 00
Cash at Head Office	$7,478 72	
Cash in Bank	137 26	
		7,615 98
Amount unpaid of instalments, 1929		2,089 52
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$109,338 18	
Less reinsurance	6,380 00	
		102,958 18
Total Assets		$117,663 68

Expenditure

Unearned cash payments	$7,332 33

Receipts

Cash balance at 31st December, 1929 (not extended), $3,339.66.

Cash received as instalments and cash payments, 1930	$11,265 68
" instalments of prior years	1,232 02
" interest	272 57
" reinsurance on losses	6,063 60
" all other	3 00
Total Receipts	$18,836 87

Expenditure

Expenses of management:	
Commissions, $730.00; interest, $0.25; license fee, $50.00; Fire Marshal tax, $37.44; travelling expenses, $30.00; rent, $15.00; salaries and fees, $998.80; printing, postage, etc., $64.15; other expenses, $39.00	$1,964 64
Miscellaneous payments:	
Amount paid for losses	11,822 86
" reinsurance	752 00
" rebate	21 05
Total Expenditure	$14,560 55

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$4,755,305 00
Less reinsurance	290,000 00
Net risks actually carried by Company	$4,465,305 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,214	$4,637,070 00
Policies new and renewed during 1930	388	1,588,205 00
Gross number and amount in force during 1930	1,602	$6,225,275 00
Less expired and cancelled in 1930	394	1,469,970 00
Net risks in force, 31st December, 1930	1,208	$4,755,305 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Huron & Erie Loan Corporation, 5%, 1935	$5,000 00	$5,000 00

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SPENCERVILLE

Commenced Business 29th June, 1892

OFFICERS AND DIRECTORS (1931)

Officers.—President, Robt. Mulholland; Vice-president, Jno. F. Black; Manager, Herbert Adams, Ventnor; Secretary, W. M. Snyder, Spencerville.

Directors.—Robt. Mulholland, South Mountain; John F. Black, Kemptville; George Robinson, Prescott; Herbert Adams, Ventnor; Herb. S. Bennett, Algonquin; E. D. Perrin, Prescott; Geo. Ferguson, Oxford Station; R. W. Kingston, Spencerville; Thos. Johnston, Brinstons.

Auditors.—Almon Small, Spencerville; W. K. Whitley, Spencerville.

Unassessed Premium Note Capital, $310,025.10

Statement for the Year Ending 31st December, 1930

Assets

Mortgage loans		$15,000 00
Cash value of real estate		1,832 80
Loan Company's debentures. (*See Schedule "C"*)		27,496 74
Cash on hand at Head Office	$2,293 87	
Cash in Royal Bank, Spencerville	15,972 71	
		18,266 58
Amount of unpaid instalments, 1930		1,448 43
" unpaid instalments (not extended), $401.17.		
Amount of premium notes in force after deducting all payments thereon ;and assessments levied		310,025 10
Office furniture and safe (not extended), $340.00.		
Total Assets		$374,069 65

Liabilities

Unearned cash payments	$20,588 84

Receipts

Cash balance at 31st December, 1929 (not extended), $18,244.48.	
Cash received as instalments and cash payments, 1930	$50,704 90
" instalments of prior years	349 56
" interest	1,693 68
" from all other	14 00
" investments (not extended), $2,002.31.	
Total Receipts	$52,762 14

Expenditure

Expenses of management:	
Commissions, $3,298.34; fuel and light, $31.25; investigation of claims, $337.45; license fee, $100.00; Fire Marshal tax, $154.55; travelling expenses, $5.00; taxes, $30.30; rent, $22.50; salaries and fees, $2,281.10; printing, postage, etc., $509.48; other expenses, $70.41	$6,840 38
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	28,453 90
" rebate	448 07
Total Expenditure	$35,742 35

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$14,073,164 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	4,100	$13,075,794 00
Policies new and renewed during 1930	1,635	5,398,008 00
Gross number and amount in force during 1930	5,735	$18,473,802 00
Less expired and cancelled in 1930	1,377	4,400,638 00
Net risks in force, 31st December, 1930	4,358	$14,073,164 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada, Renewal, 5½%, 1932	$5,000 00	....
Dominion of Canada War Loan, 5½%, 1934	5,000 00	....
C. Leeds and Grenville Counties Debentures, 5%, 1931	4,000 00	....
C2 Winchester Public School Debentures, 3 to 16, 5%, 1931-43	9,258 92	....
Standard Reliance Assets	4,177 82	....
Dominion Permanent	60 00	....
	$27,496 74	....

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HANOVER

Commenced Business 6th July, 1878

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. McKinnon; Vice-President, A. McArthur; Secretary, Wm. Ruttle, Hanover, Ont.

Directors.—Dougald McKinnon, Chesley; A. McArthur, Priceville; Wm. Glauser, Hanover; James H. Hunter, Walkerton; J. Cooper, Hanover; Conrad Hill, Mildmay; Neil McLeod, Proton Station; Hugh McLean, Durham; J. Brodie, Markdale; Herb. Brigham, Hanover; Gilbert Gillies, Cedarvale; D. McQueen, Mount Forest; Henry Logie, Walkerton; D. J. McDonald, Elmwood; Robert Parslow, Priceville.

Auditors.—W. J. Ford Neustadt; Duncan McLean, Durham.

Unassessed Premium Note Capital, $214,709.10

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate		$2,000 00
Bonds. (*See Schedule "C"*), (market value)		7,905 82
Amount of unpaid instalments, 1930		1,094 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$214,709 10	
Less residue of premium notes given for reinsurance	37,242 18	
		177,466 92
Amount of interest due and accrued		50 05
Total Assets		$188,517 39

Liabilities

Amount of losses adjusted	$2,000 00
Unearned cash payments	922 57
Amount of loan and overdraft	6,774 15
Total Liabilities	$9,696 72

Receipts

Cash balance at 31st December, 1929 (not extended), $1,873.26.

Agents' fees	$626 25
Cash received as instalments and cash payments, 1930	23,646 24
" instalments due in prior years	928 97
" reinsurance on losses	3,473 47
" interest	399 98
" cash borrowed	6,774 15
" all other	6 55
Total Receipts	$35,855 61

Expenditure

Expenses of management: Commissions, $1,545.07; Division Court costs, $7.64; fuel and light, $103.45; investigation of claims, $291.37; interest, $32.05; license fee, $75.00; Fire Marshal tax, $71.80; travelling expenses, $101.45; taxes, $122.01; salaries and fees, $1,790.00; printing, postage, etc., $592.25; other expenses, $93.20	$4,825 29
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	28,247 17
" reinsurance	4,226 76
" rebate	429 65
Total Expenditure	$37,728 87

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$8,934,970 00
Reinsurance	1,765,909 00
Net risks, 31st December, 1929	$7,169,061 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	3,290	$8,798,100 00
Policies new and renewed during 1930	1,121	2,841,556 00
Gross number and amount in force during 1930	4,411	$11,639,656 00
Less expired and cancelled in 1930	1,042	2,704,686 00
Net risks in force, 31st December, 1930	3,369	$8,934,970 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Province of Ontario, 6 %, 1936	$3,000 00	$3,208 77
Canadian Northern Stock, 4 %, 1964	5,499 33	4,969 56
	$8,499 33	$8,178 33

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced Business 16th February, 1860

OFFICERS AND DIRECTORS (1931)

Officers.—President, Robt. Amos; Vice-President, J. P. Henderson; Secretary-Treasurer, Geo. McIntosh, Guelph.

Directors.—Robt. Amos, Guelph; J. P. Henderson, Guelph; D. Small, Guelph; J. Bowman, Guelph; N. G. Sinclair, Guelph; W. W. Buchanan, Guelph; C. C. Rudd, Guelph; Archie Cleghorn, Guelph; Robert Dawson, Guelph.

Auditors.—W. Laidlaw, Guelph; Wm. Whitelaw, Guelph.

Unassessed Premium Note Capital, $54,589.65

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$6 80	
Amount of cash in Bank of Commerce at Guelph	6,136 56	
		$6,143 36
Amount unpaid of instalments, 1930		308 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	54,589 65	
Less residue of premium notes given for reinsurance	4,264 50	
		50,325 15
Total Assets		$56,776 61

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $4,361.55.

Cash received as instalments, 1930	$2,723 30
" instalments of prior years	171 25
" interest	149 98
" reinsurance on losses	10 50
Total Receipts	$3,055 03

Expenditure

Expenses of management:	
Commissions, $116.00; license fee, $50.00; Fire Marshall tax, $8.61; travelling expenses, $24.00; taxes, $9.00; salaries and fees, $184.00; printing, postage, etc., $26.54; other expenses, $22.00	$440 15
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	556 00
" reinsurance	226 25
" rebate	43 92
" all other	6 90
Total Expenditure	$1,273 22

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$1,105,750 00
Reinsurance	83,800 00
Net risks, 31st December, 1930	$1,021,950 00

Movement In Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	376	$1,095,475 00
Policies new and renewed during 1930	116	364,300 00
Gross number and amount in force during 1930	492	$1,459,775 00
Less expired and cancelled in 1930	133	354,025 00
Net risks in force, 31st December, 1930	359	$1,105,750 00

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ACTON

Commenced Business 2nd April, 1890

OFFICERS AND DIRECTORS (1931)

Officers.—President, C. E. Wood; Vice-President, T. L. Leslie; Secretary-Treasurer, Thos. Moore, Campbellville.

Directors.—C. E. Wood, Freeman; T. L. Leslie, Norval Station; John Wilson, Erin; A. W. Lasby, Acton; Jas. Kirkwood, Acton; Wm. Hume, Milton; N. F. Lindsay, Acton; Duncan Campbell, Moffat; C. H. Turner, Milton.

Auditors.—W. J. Akins, Acton; A. L. MacNabb, Milton.

Unassessed Premium Note Capital, $367,241.60

Statement for the Year Ending 31st December, 1930

Assets

Cash value of mortgages		$20,500 00
Bonds. (*See Schedule "C"*)		30,000 00
Cash on hand	$379 33	
Cash in Royal Bank, Guelph	388 67	
" Bank of Nova Scotia, Acton	424 41	
" Bank of Nova Scotia, Campbellville	22,377 75	
		23,570 16
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$367,241 60	
Less residue of premium notes given by the Company for reinsurance	59,713 00	
		307,528 60
Interest due		1,481 15
Office furniture and safe (not extended), $275.00.		
Total Assets		$383,079 91

Liabilities

Amount unearned cash payments	$26,899 53

Receipts

Cash balance at 31st December, 1929 (not extended), $21,167.10.	
Cash received as instalments and cash payments, 1930	$30,073 70
" agents' fees	1,030 00
" interest	3,081 32
" reinsurance on losses	3,779 40
" all other sources	9 15
Total Receipts	$37,973 57

Expenditure

Expenses of management:	
Commissions, $2,066.00; investigation of claims, $164.80; license fee, $100.00; Fire Marshal tax, $94.88; travelling expenses, $40.00; rent, $25.00; salaries and fees, $2,687.00; printing, postage, etc., $466.72; other expenses, $161.00	$5,805 40
Miscellaneous payments:	
Amount paid for losses	23,197 42
Amount paid for reinsurance	5,790 95
" rebate	776 65
Total Expenditure	$35,570 42

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$13,349,945 00
Less reinsurance	1,561,610 00
Net risks actually carried at 31st December, 1930	$11,788,335 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	3,290	$13,005,040 00
Policies new and renewed during 1930	1,113	4,485,030 00
Gross number and amount in force during 1930	4,403	$17,490,070 00
Less expired and cancelled in 1930	1,073	4,140,125 00
Net risks in force, 31st December, 1930	3,330	$13,349,945 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Guelph & Ontario Investment & Savings Society, 5%, 1934	$10,000 00	....
Canadian National Railway Board, 5%, 1969	20,000 00	....
	$30,000 00	....

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLD SPRINGS

Commenced Business 1st July, 1898

OFFICERS AND DIRECTORS (1931)

Officers.—President, E. H. Martyn; Vice-President, W. R. Coyle; Secretary-Treasurer, W. A. Hoskin, Cobourg.

Directors.—E. H. Martyn, Port Hope; W. R. Coyle, Roseneath; James Thompson, Cobourg; Benj. Stewart, Baltimore; R. W. Benson, Bewdley; Alf. Eagleson, Cold Springs.

Auditors.—J. H. Davidson, Camborne; Jas. McCullough, Cobourg.

Unassessed Premium Note Capital, $156,725.02

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures (*See Schedule "C"*)		$26,964 80
Cash on hand at Head Office	$279 38	
Cash in Bank of Nova Scotia, Cobourg	958 53	
" Bank of Toronto, Cobourg	2,880 60	
		4,118 51
Amount of instalments of 1930 unpaid		1,024 16
Amount of premium notes, after deducting all payments made and assessments levied	$156,725 02	
Less residue of premium notes given by Company for reinsurance	10,525 15	
		146,199 87
Interest		290 75
Total Assets		$178,598 09

Liabilities

Amount of unearned cash payments	$18,050 91
Amount of all other liabilities	116 00
Total Liabilities	$18,166 91

Receipts

Cash balance at 31st December, 1929 (not extended), $4,822.77.

Cash received as instalments and cash payments of 1930	$16,972 87
" instalments of prior years	1,195 69
" interest	1,466 18
" reinsurance on losses	122 23
" all other	60 21
Total Receipts	$19,817 18

Expenditure

Expenses of management:	
Commissions, $1,196.00; investigation of claims, $132.00; license fee, $75.00; Fire Marshal tax, $65.70; travelling expenses, $170.60; rent, $22.00; salaries and fees, $1,377.00; printing, postage, etc., $234.39; other expenses, $68.06	$3,340 75
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	14,110 82
" reinsurance	1,394 88
" rebate	675 19
Total Expenditure	$19,521 64

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$6,113,927 00
Reinsurance	481,176 00
Net risks at 31st December, 1930	$5,632,751 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,229	$5,709,032 00
Policies new and renewed during 1930	771	2,099,609 00
Gross number and amount in force during 1930	3,000	$7,808,641 00
Less expired and cancelled in 1930	631	1,694,714 00
Net risks in force, 31st December, 1930	2,369	$6,113,927 00

Schedule "C"

Bond and Loan Debentures Owned

	Par Value	Book Value
Midland Loan, 5% and 4¾%, 1932 to 1935	$15,000 00	$15,000 00
Dominion of Canada, 5½%, 1932	2,000 00	2,000 00
Dominion of Canada, 5½%, 1934	3,000 00	3,000 00
Grand Trunk Pacific, 4% (£500), 1939	1,964 80	1,964 80
City of Windsor, 5%, 1935	5,000 00	5,000 00
	$26,964 80	$26,964 80

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ZURICH

Commenced Business 3rd February, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Peter Martene; Vice-President, John Armstrong, Hensall; Secretary-Treasurer, Henry Eilber, Crediton.

Directors.—Peter Martene, Exeter; John Armstrong, Zurich; Wm. Switzer, Dashwood; Wm. Consit, Hensall; Oscar Klopp, Zurich; G. Graham, Brucefield; Jno. P. Rau, Zurich; Stephen Webb, Grand Bend; Reinhold Miller, Dashwood.

Auditors.—Andrew F. Hess, Zurich; Arthur Webb, Dashwood.

Unassessed Premium Note Capital, $198,233.43

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures, etc. (*See Schedule "C"*)		$24,839 93
Cash on deposit, Bank of Commerce, Crediton	$7,267 70	
" Bank of Montreal, Exeter	1,410 69	
" Bank of Montreal, Zurich	2,685 49	
		11,363 88
Amount unpaid of instalments levied during 1930		522 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied		198,233 43
Total Assets		$234,959 84

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $3,355.68.	
Cash received as instalments due in 1930	$15,084 60
" instalments due in prior years	692 70
" interest	1,421 86
" investments (not extended), $35.53.	
Total Receipts	$17,199 16

Expenditure

Expenses of management:	
Commissions, $583.15; investigation of claims, $73.90; license fee, $75.00; Fire Marshal tax, $50.15; rent, $45.00; salaries and fees, $1,067.60; printing, postage, etc., $590.23; other expenses, $54.24	$2,539 27
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	3,576 24
" rebate	64 05
" accrued interest	46 93
" investments (not extended), $3,000.00.	
Total Expenditure	$6,226 49

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual	$7,911,700 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,992	$7,927,750 00
Policies new and renewed during 1930	536	2,222,600 00
Gross number and amount in force during 1930	2,528	$10,150,350 00
Less expired and cancelled in 1930	558	2,238,650 00
Net risks in force, 31st December, 1930	1,970	$7,911,700 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Province of Ontario, 5%, 1948	$5,000 00	$5,000 00
Province of Ontario, 4½%, 1944	3,000 00	3,000 00
Hydro-Electric Power Commission of Ontario, 5%, 1939	5,000 00	5,000 00
Province of Ontario, 6%, 1935	3,000 00	3,000 00
City of Toronto, 5%, 1937	4,000 00	4,000 00
Township of Stephen, 5½%, 1945	839 93	839 93
City of Oshawa, 5%, 1944	3,000 00	3,000 00
Huron & Erie Mortgage Corporation, 4¾%, 1930	1,000 00	1,000 00
	$24,839 93	$24,839 93

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NEW GERMANY

Commenced Business 3rd March, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, A. Newstead; Vice-President, C. M. Wilhelm; Secretary-Treasurer, A. J. Frank, New Germany.

Directors.—A. Newstead, Breslau; Chas. Wilhelm, Breslau; A. G. Brohman, Ariss; A. Jansen, Kitchener; F. Schaefer, New Hamburg; Henry Prang, Breslau; David Begg, Linwood; Chas. Matthews, Wallenstein; Mark May, Breslau.

Auditors.—Henry Wilhelm, Breslau; William Halser, New Germany.

Unassessed Premium Note Capjtal, $22,928.69

Statement for the Year Ending 31st December, 1930

Assets

Cash in Royal Bank, Guelph		$11,448 86
Amount unpaid of instalments levied in 1930		412 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$22,928 69	
Less residue premium notes	2,796 75	
		20,131 94
Total Assets		$31,993 35

Liabilities—None

Receipts

Cash balance 31st December, 1929 (not extended), $9,801.74.

Cash received for instalments levied in 1930	$2,144 94
" instalments levied in prior years	41 50
" interest	294 81
Total Receipts	$2,481 25

Expenditure

Expenses of management:	
Commissions, $84.00; license fee, $25.00; Fire Marshal tax, $6.57; salaries and fees, $290.60; printing, postage, etc., $39.65; all other, $13.00	$458 82
Miscellaneous payments:	
Cash paid for 1930 reinsurance	360 71
" rebates	14 60
Total Expenditure	$834 13

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$1,159,050 00
Reinsurance	124,519 00
Net Risks	$1,034,531 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	355	$961,005 00
Policies new and renewed during 1930	114	310,055 00
Gross number and amount in force during 1930	469	$1,271,060 00
Less expired and cancelled in 1930	88	112,010 00
Net risks in force, 31st December, 1930	381	$1,159,050 00

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, RIDGETOWN

Commenced Business 4th April, 1892

OFFICERS AND DIRECTORS (1931)

Officers.—President, R. L. Smyth; Vice-President, David Wilson; Secretary-Treasurer, A. Gillanders, Ridgetown.

Directors.—Robt. L. Smyth, Blenheim; David Wilson, Ridgetown; Robt. J. Newman, Muirkirk; Milton Attridge, Highgate; W. J. Huffman, Blenheim; W. D. Spear, Highgate; Watson Johnston, Northwood; D. M. Winter, Thamesville; W. S. Simpson, Ridgetown.

Auditor.—O. Drury, Blenheim.

Unassessed Premium Note Capital, $230,508.15

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures		$17,725 13
Amount of cash at Head Office	$50 00	
" cash in Royal Bank, Ridgetown	6,905 65	
		6,955 65
" unpaid instalments, 1930		979 25
" unpaid assessments		325 20
" premium notes in force, after deducting all payments thereon and assessments levied	$230,508 15	
Less residue of premium notes given for reinsurance	4,787 65	
		225,720 50
Amount of interest due		131 25
Total Assets		$251,836 98

Liabilities

Amount of unearned cash payments	$7,191 53

Receipts

Cash balance 31st December, 1929 (not extended), $50.00.

Cash received as instalments and cash payments, 1930	$32,442 95
" instalments of prior years	304 00
" special assessment, 1930	24,475 97
" borrowed money	11,500 00
" interest	347 15
Total Receipts	$69,070 07

Expenditure

Expenses of management:	
Commissions, $1,206.00; law costs, $21.00; fuel and light, $174.32; investigation of claims, $124.30; interest, $105.36; License fee, $100.00; Fire Marshal tax, $104.76; travelling expenses, $25.00; taxes, $39.01; rent, $180.00; salaries and fees, $1,587.20; printing, postage, etc., $220.47; other expenses, $33.17	$3,920 59
Miscellaneous payments:	
Cash paid for losses	26,232 73
" reinsurance	678 10
" rebates	547 92
" repayment of loans	12,896 20
" accrued interest on purchase investment	163 75
" investment (not extended), $17,725.13.	
Total Expenditure	$44,439 29

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$10,524,288 00
Reinsurance	217,215 00
Net risks carried at 31st December, 1930	$10,307,073 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,717	$10,478,763 00
Policies new and renewed during 1930	994	3,961,763 00
Gross number and amount in force during 1930	3,711	$14,440,526 00
Less expired and cancelled in 1930	1,001	3,916,238 00
Net risks in force, 31st December, 1930	2,710	$10,524,288 00

Schedule "C"

	Par Value	Book Value
Province of Ontario, 4½%, 1948	$14,000 00	$13,704 85
Canadian National Railways, 4½%, 1954	4,000 00	4,020 28
	$18,000 00	$17,725 13

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WROXETER

Commenced Business 10th July, 1873

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jno. A. Bryans; Vice-President, A. McKercher; Secretary-Treasurer, W. S. McKercher, Wroxeter.

Directors.—Jno. A. Bryans, Fordwich; A. McKercher, Wroxeter; Hugh W. Edgar, Wroxeter; W. H. Gregg, Gorrie; Jas. T. Wylie, Wingham; W. R. Graham, Gorrie.

Auditors.—J. Howard Wylie, Wingham; A. A. Graham, Gorrie.

Unassessed Premium Note Capital, $519,433.93

Statement for the Year Ending 31st December, 1930

Assets

Real estate		$1,300 00
Bonds and debentures, etc. (*See Schedule "C"*)		60,586 50
Cash in Royal Bank, Harriston	$448 72	
" Bank of Commerce, Wroxeter	2,070 62	
		2,519 34
Amount of unpaid instalments, 1930		1,611 97
" unpaid instalments of prior years (not extended), $598.25.		
" premium notes in force, after deducting all payments thereon and assessments levied	$519,433 93	
Less residue of premium notes given by the Company for reinsurance	113,654 05	
		405,779 88
Amount of accrued interest		562 20
Total Assets		$472,359 89

Liabilities

Amount of losses supposed	$1,485 46
" unearned cash payments	7,596 37
Total Liabilities	$9,081 83

Receipts

Cash balance at 31st December, 1929 (not extended), $5,644.34.	
Cash held by agents for fees or surveys (not extended), $704.50.	
Cash received as instalments and cash payments, 1930	$62,977 77
" instalments of prior years	836 65
" for interest	3,289 22
" reinsurance on losses	15,864 32
" all other sources	537 86
" from realization on investments (not extended), $5,145.00.	
Total Receipts	$83,505 82

Expenditure

Expenses of management:	
Commissions, $2,039.50; law costs, $6.18; fuel and light, $122.17; investigation of claims, $765.95; license fee, $150.00; Fire Marshal tax, $172.53; travelling expenses, $176.50; taxes, $47.69; salaries and fees, $3,809.70; printing, postage, etc., $507.06; other expenses, $114.24	$7,911 52
Miscellaneous payments:	
Cash paid for losses	59,992 08
" reinsurance	12,840 88
" rebates	919 63
" accrued interest	186 71
" purchase of investments (not extended), $9,925.00.	
Total Expenditure	$81,850 82

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$22,562,019 00
Reinsurance	5,248,249 00
Net risks actually carried by Company at 31st December, 1930	$17,313,770 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	6,555	$21,893,616 00
Policies new and renewed during 1930	2,090	6,606,739 00
Gross number and amount in force during 1930	8,645	$28,500,355 00
Less expired and cancelled in 1930	1,900	5,938,336 00
Net risks in force, 31st December, 1930	6,745	$22,562,019 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada Bond, 4½%, 1946	$10,000 00	$9,760 00
Dominion of Canada Bond, 5½%, 1934	10,000 00	10,173 00
Dominion of Canada Bond, 5%, 1943	5,000 00	5,076 00
Huron & Erie Mortgage Corporation, 5%, 1931	5,000 00	5,000 00
Dominion of Canada Bond, 5%, 1943	15,000 00	15,549 50
Dominion of Canada Bond, 5½%, 1934	5,000 00	5,103 00
Township of York Debentures, 5%, 1940	10,000 00	9,925 00
	$60,000 00	$60,586 50

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WHEATLEY

Commenced Business 27th July, 1888

OFFICERS AND DIRECTORS (1931)

Officers.—President, Christian Johnson; Vice-President, D. H. Brown; Manager, T. B. Harvey, Merlin.

Directors.—Christian Johnston, Kingsville; D. H. Brown, Chatham; Wm. Holmes, Comber; B. A. Squire, Cottam; Frank Stokes, Dover Centre; Everett Simpson, Wheatley; S. Burk, Blenheim, T. L. Renaud, McGregor; C. T. Sellars, Kingsville; A. E. Robinson, Charing Cross; Sam Montgomery, Dover Centre; Alfred Poisson, Belle River; T. B. Harvey, Merlin; O. D. Gagnier, Tilbury.

Auditors.—C. Renwick, Wheatley; C. G. Fletcher, Leamington.

Unassessed Premium Note Capital, $660,545.72

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (*See Schedule "C"*)		$100,511 55
Cash at Head Office	$529 76	
Cash in Bank of Montreal, Merlin	10,233 95	
		10,763 71
Amount unpaid of instalments, 1930		3,982 20
Prior instalments on fixed payments (not extended), $782.62.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$660,545 72	
Less residue of premium notes given for reinsurance	14,493 52	
		646,052 20
Interest due and accrued		1,477 84
Total Assets		$762,787 50

Liabilities

Unearned cash payments	$76,243 28

Receipts

Cash balance at 31st December, 1929 (not extended), $13,739.87.	
Cash received as instalments and cash payments, 1930	$80,935 93
" instalments of prior years	3,717 51
" interest	5,456 10
" all other sources	404 54
" from investments (not extended), $15,857.13.	
Total Receipts	$90,514 08

Expenditure

Expenses of management: Commissions, $3,903.75; law costs, $5.00; investigation of claims, $353.00; license fee, $150.00; Fire Marshal tax $241.27; travelling expenses, $4,224.65; rent, $5.00; salaries and fees, $3,478.90; printing, postage, etc., $707.08; other expenses, $506.78	$13,575 43

Miscellaneous payments:	
Cash paid for losses which occurred during 1930	$66,597 98
" reinsurance	2,091 65
" rebates	1,978 23
" interest	28 93
" investments (not extended), $25,075.15.	
Total Expenditure	$84,272 22

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$25,965,285 00
Reinsurance	654,864 00
Net risks actually carried by Company at 31st December, 1930	$25,310,421 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929	7,041	$24,889,070 00
Policies new and renewed during 1930	2,947	9,760,252 00
Gross number and amount in force during 1930	9,988	$34,649,322 00
Less expired and cancelled in 1930	2,534	8,684,037 00
Net risks in force, 31st December, 1930	7,454	$25,965,285 00

Schedule "C"

Bonds and Debentures Owned

	Par Value
Town of Raleigh Debentures—Jeannettes Creek Drain, 6%, 1931	$2,949 90
Township of Tilbury North—Braile Cut Off, 5½%, 1931	93 40
Township of Tilbury North—Queensville Drain, 5½%, 1931	149 27
Township of Tilbury North—McGuire Drains, 5½%, 1931	268 45
Township of Tilbury East—Kelly, Ross and Norry Drain, 5½%, 1931	276 67
Township of Tilbury East—Dauphin Drainage, 5½%, 1931	768 01
Township of Tilbury East—Repairs to Oulds Drains, 5½%, 1931	193 02
Township of Tilbury North—Stoney Point Drain, 5½%, 1931	176 90
Township of Tilbury North—R. Chauvin Drain, 5½%, 1931	236 18
Huron & Erie, K. 1386 Debenture, 5%, 1932	5,000 00
Township of Tilbury West—By-law 450, 5½%, 1932	620 01
Township of Tilbury West—By-law 451, 5½%, 1932	384 37
Township of Sandwich East—By-law 1116, 5½%, 1934	3,000 00
Township of Raleigh—School Section No. 11, 5½%, 1942	6,868 99
Township of Raleigh—O'Neil Drain, 5½%, 1932	680 98
Town of Tecumseh, 6%, 1935	12,710 51
Township of Sandwich East, 5½%, 1943	795 87
Township of Tilbury North—2 Con. Drain, 5½%, 1932	518 84
Township of Tilbury East, 5½%, 1932	2,419 97
Township of Tilbury East—Moffat Extension Drain, 5½%, 1932	793 62
Township of Tilbury East—Davidson Drain, 5½%, 1932	307 83
Township of Tilbury East—North Lanone Drain, 5½%, 1937	1,203 34
Township of Tilbury East—North Smugglers Creek, 5½%, 1943	4,964 63
Town of Tecumseh—By-law 244, 6%, 1934	964 67
Township of Tilbury North—Tremblay Creek, 5½%, 1933	1,154 93
Township of Tilbury North—Malott and Brale, 5½%, 1933	385 08
City of Chatham—Roman Catholic Separate School, 5½%, 1958	6,600 00
Township of Sandwich East, 5½%, 1942	2,250 21
Township of Tilbury North—Garant Drain Repair, 5½%, 1933	539 54
Township of Sandwich South—Separate School, 6%, 1939	2,987 57
Township of Tilbury East—Malott, Diversion and Brule, 5%, 1938	6,470 13
Township of Tilbury North—Mailloux and Strong Pump, 5½%, 1938	2,826 24
Township of Sandwich East—Roman Catholic Separate School, 6½%, 1936	2,862 27
Township of Ford City, 164-65-66, 5%, 1937	3,000 00
Huron & Erie Mortgage Corporation Debenture, 5%, 1935	8,000 00
East Windsor, Nos. 199-200-201-202-203, 5½%, 1938	5,000 00
East Windsor, Nos. 107, 107, 108, 5½%, 1935	3,000 00
Huron & Erie Mortgage Corporation Debenture, 5%, 1935	3,000 00
Township of Raleigh, By-law 1875, 5½%, 1933	5,286 39
Township of Raleigh, By-law 1899, 5½% 1935	803 76
	$100,511 55

LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATFORD

Commenced Business 5th November, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jas. Smith; Vice-President, G. Butler; Secretary-Treasurer, A. G. Minielly, Watford.

Directors.—James Smith, Sarnia; G. Butler, Croton; Bruce Lithgow, Thedford; Jno. P. McVicar, Inwood; Wm. Forkes, Wyoming; Thos. L. McCormack, Watford.

Auditors.—J. Elmer Collier, Watford; W. H. Shrapnell.

Unassessed Premium Note Capital, $423,320.50

Statement for the Year Ending 31st December, 1930

Assets

Cash value of real estate		$1,200 00
Bonds and debentures. (*See Schedule* "*C*")		40,000 00
Cash on hand, Head Office	$141 06	
Cash in Industrial Mortgage and Savings Company, Sarnia	1,174 77	
" Montreal Bank, Watford	2,124 47	
" Lambton Loan & Investment Company, Sarnia	1,165 59	
		4,605 89
Amount of unpaid instalments, 1930		5,603 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$423,320 50	
Less residue of premium notes given for reinsurance	13,960 85	
		409,359 65
Total Assets		$460,769 29

Liabilities

Amount of unearned cash payments	$54,005 38

Receipts

Cash balance at 31st December, 1929 (not extended), $3,540.00.	
Cash received as instalments and cash payments, 1930	$50,601 54
" instalments of prior years	3,146 25
" interest	2,932 39
" reinsurance on losses	63 10
" all other sources	362 06
" from investments (not extended), $10,000.00.	
Total Receipts	$57,105 34

Expenditure

Expenses of management:	
Commissions, $3,382.00; Divsion Court costs, $46.16; law costs, $10.00; fuel and light, $44.00; investigation of claims, $570.15; interest, $360.05; license fee, $100.00; Fire Marshal tax, $172.16; travelling expenses, $37.00; taxes, $85.59; salaries and fees, $3,001.80; printing, postage, etc., $658.09; other expenses, $235.24	$8,702 24
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	43,082 21
" reinsurance	1,499 50
" rebates	755 50
" repayment of loans	12,000 00
Total Expenditure	$66,039 45

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$18,323,394 00
Less reinsurance, cash system	607,908 00
Amount actually carried by the Company at 31st December, 1930	$17,715,486 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	5,478	$18,573,416 00
Policies new and renewed during 1930	1,736	5,625,994 00
Gross number and amount in force during 1930	7,214	$24,199,410 00
Less expired and cancelled in 1930	1,817	5,876,016 00
Net risks in force, 31st December, 1930	5,397	$18,323,394 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Lambton Loan & Investment Co., 5%, 1932	$5,000 00	$5,000 00
Dominion of Canada War Loan, 5½%, 1934	10,000 00	10,000 00
Industrial Mortgage & Savings Company, 5%, 1931	10,000 00	10,000 00
Industrial Mortgage & Savings Company, 5%, 1932	2,500 00	2,500 00
Lambton Loan & Investment Co., 5%, 1931	12,500 00	12,500 00
	$40,000 00	$40,000 00

LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PERTH, ONT.

Commenced Business 14th September, 1896

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. McLean; Vice-President, F. Ferrier; Secretary, J. E. Anderson, Perth; Treasurer, R. M. Anderson, Perth.

Directors.—D. McLean, Perth; F. Ferrier, Perth; J. H. Shaw, Perth; M. L. Dowdall, Perth; J. H. Ebbs, Perth; A. Bowes, Perth; Jas. Clyne, Perth; Benj. Willis, Lanark; Chas. O. Richardson, Baldwin.

Auditors.—Ernest Hammond, Innisville; Jno. Best, Perth.

Unassessed Premium Note Capital, $507,455.37

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$858 34	
Cash in Montreal Bank, Perth	23 61	
		$881 95
Amount unpaid instalments of 1930		3,243 48
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$507,455 37	
Less residue of premium notes for reinsurance	3,084 95	
		504,370 42
Total Assets		$508,495 85

Liabilities

Borrowed money	$4,951 20
Interest	2 45
Unearned cash payments	8,193 21
	$13,146 86

Receipts

Cash balance at 31st December, 1929 (not extended), $796.33

Cash received as instalments and cash payments, 1930	$78,465 06
" instalments of prior years	1,659 95
" interest	458 19
" borrowed money	4,953 65
" all other	277 29
Total Receipts	$85,814 14

Expenditure

Expenses of management:	
Commissions, $4,516.46; Division Court costs, $58.47; fuel and light, $57.26; investigation of claims, $1,174.50; interest, $2.45; license fee, $150.00; Fire Marshal tax, $220.00; taxes, $45.00; rent, $216.00; salaries and fees, $3,089.89; printing, postage, etc., $894.13; other expenses, $55.00	$10,479 16
Miscellaneous payments:	
Cash paid for losses	82,533 02
" reinsurance	422 95
" rebate	321 26
Total Expenditure	$93,756 39

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$20,925,513 00
Less reinsurance	140,508 00
Net amount of risks at 31st December, 1930	$20,785,005 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	8,043	$20,643,318 00
Policies taken during 1930	2,991	6,945,965 00
Gross number and amount in force during 1930	11,034	$27,589,283 00
Less expired and cancelled in 1930	2,640	6,663,770 00
Net risks in force 31st December, 1930	8,394	$20,925,513 00

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAPANEE

Commenced Business 17th August, 1876

OFFICERS AND DIRECTORS (1931)

Officers.—President, A. C. Parks; Vice-President, Albert Hartman; Secretary-Treasurer, W. R. Lott, Napanee.

Directors.—A. C. Parks, Napanee; Albert Hartman, Odessa; J. C. Hudgins, Selby; C. A. Baker, Moscow; R. Wright, Bath; Delbert Sexsmith, Wilton.

Auditors.—Chas. Thompson, Napanee; Wm. M. Sills, Napanee.

Unassessed Premium Note Capital, $98,752.29

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures, etc.		$14,892 00
Cash on hand at Head Office	$724 14	
" deposit in Royal Bank, Napanee	4,760 62	
" deposit in Montreal Bank, Napanee	285 55	
		5,770 31
Amount unpaid instalments of 1930		1,382 55
Amount of prior instalments or fixed payments (not extended), $333.55.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$98,752 05	
Less residue of notes given for reinsurance	5,020 00	
		93,732 05
Interest due and accrued		187 50
Total Assets		$115,964 41

Liabilities

Unearned cash payments	$4,291 15

Receipts

Cash balance at 31st December, 1929 (not extended), $4,877.87.	
Cash received as instalments and cash payments of 1930	$13,581 51
" instalments of prior years	939 90
" interest	849 24
" reinsurance on losses	134 24
" all other	9 45
Total Receipts	$15,514 34

Expenditure

Expenses of management:	
Commissions, $2,192.77; fuel and light, $31.00; investigation of claims, $88.60; license fee, $50.00; Fire Marshal tax, $45.70; travelling expenses, $8.30; taxes, $62.40; rent, $63.00; salaries and fees, $1,298.70; printing, postage, etc., $260.37; other expenses, $19.00	$4,119 84
Miscellaneous payments:	
Cash paid for losses	9,648 68
" reinsurance	627 44
" rebate	225 94
Total expenditure	$14,621 90

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$4,183,453 00
Less reinsurance	235,437 00
Net amount of risks at 31st December, 1930	$3,948,016 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,451	$3,887,158 00
Policies new and renewed during 1930	582	1,558,330 00
Gross number and amount in force during 1930	2,033	$5,445,488 00
Less expired and cancelled in 1930	498	1,262,035 00
Net risks in force 31st December, 1930	1,535	$4,183,453 00

Schedule "C"

	Par Value	Book Value
Canadian National Railway, 5%, 1969	$15,000 00	$14,892 00

LOBO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLDSTREAM

Commenced Business 11th August, 1882

OFFICERS AND DIRECTORS (1931)

Officers.—President, T. G. Turnbull; Vice-President, Wm. Chapman; Secretary-Treasurer, A. E. McKay, Ilderton.

Directors.—J. G. Turnbull, Komoka; Wm. Chapman, Denfield; John McGugian, Denfield; John Oliver, Denfield; J. S. Douglas, Strathroy; A. McInroy, Ilderton; A. Ferguson, Komoka; J. N. Atkin, Strathroy; A. B. Crawford, Ilderton.

Auditors.—Jas. F. Campbell, Ilderton; F. G. Hughes, Denfield.

Unassessed Premium Note Capital, $85,674.54

Statement for the Year Ending 31st December, 1930

Assets

Mortgage loans and real estate		$6,700 00
Bonds and debentures. (*See Schedule "C"*)		20,500 00
Cash on hand	$16 68	
Cash in Bank of Montreal, London	2,942 78	
		2,959 46
Amount of premium notes in force after deducting all payments thereon and assessments levied	$85,674 54	
Less residue of notes given for reinsurance	3,687 60	
		81,986 94
Total Assets		$112,146 40

Liabilities

Unearned cash payments	$7,471 00
All other liabilities	3,687 60
Total Liabilities	$11,158 60

Receipts

Cash balance at 31st December, 1928 (not extended), $1,635.54.

Cash received as instalments and cash payments of 1930	$7,222 26
" cash borrowed	1,000 00
" interest	1,632 11
" reinsurance on losses	1,700 00
" all other	2 75
" from investments (not extended), $2,000.00.	
Total Receipts	$11,557 12

Expenditure

Expenses of management:	
Commissions, $442.50; investigation of claims, $51.25; interest, $17.00; license fee, $50.00; Fire Marshal tax, $27.12; taxes, $12.00; salaries and fees, $616.15; printing, postage, etc., $89.69; other expenses, $135.04	$1,440 75
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	9,446 88
" reinsurance	234 00
" rebate	111 57
" for repayment of loans	1,000 00
Total Expenditure	$12,233 20

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$3,567,650 00
Less reinsurance	153,650 00
Net amount at risk at 31st December, 1930	$3,414,000 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929	971	$3,441,968 00
Policies new and renewed during 1930	362	1,175,467 00
Gross number and amount in force during 1930	1,333	$4,617,435 00
Less expired and cancelled in 1930	339	1,049,785 00
Net risks in force 31st December, 1930	994	$3,567,650 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Premier Trust, 5½%, 1931	$2,000 00	....
Dominion of Canada Victory Loan, 5½%, 1934	3,000 00	....
Dominion of Canada Loan, 5%, 1943	6,000 00	....
Dominion of Canada Loan, 5½%, 1934	2,000 00	....
Province of Ontario, 6%, 1935	2,000 00	
City of Toronto, 6%, 1931	2,000 00	....
Ontario Loan Deb. Co., 5%, 1932	3,500 00	....
	$20,500 00	....

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ARVA

Also known as St. Johns

Commenced Business 27th May, 1882

OFFICERS AND DIRECTORS (1931)

Officers.—President, R. Dengate; Vice-President; C. H. Perkin; Secretary-Treasurer, Alfred T. Pattison, Denfield.

Directors.—R. Dengate, Ealing; C. H. Perkin, Ettrick; Ed. M. Robert, Ilderton; R. S. Douglas, Ilderton; Alva Gray, Komoka; H. Needham, Ilderton; Thos. J. Foster, London, Ont.; H. B. Hodgins, Denfield; H. Hardy, Denfield.

Auditors.—Morley Harding, Ettrick; J. E. Johnston, Ettrick.

Unassessed Premium Note Capital, $125,020.74

Statement for the Year Ending 31st December, 1930

Assets

Mortgage loans and real estate		$2,538 50
Municipal debentures and Canada War Loan bonds. (*See Schedule "C"*)		35,969 70
Amount of cash at Head Office	$40 61	
Cash in Bank of Montreal, London	5,626 26	
Cash in Bank of Commerce, London	159 41	
		5,826 28
Amount of unpaid assessments of 1930		591 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$125,020 74	
Less residue for reinsurance	2,161 00	
		122,859 74
Amount of interest due and accrued		547 50
Total Assets		$168,333 17

Liabilities

Unearned cash payments	$10,738 48
All other liabilities	232 00
Total Liabilities	$10,970 48

Receipts

Cash balance at 31st December, 1929 (not extended), $2,854.07.

Cash received as instalments and cash payments, 1930	$9,286 35
" instalments of prior years	367 80
" interest	2,352 81
" borrowed money	1,700 00
" from all other	83 79
" from investments (not extended), $10,000.00	
Total Receipts	$13,790 75

Expenditure

Expenses of management:	
Commissions, $480.00; investigation of claims, $78.00; interest, $25.15; license fee, $75.15; Fire Marshal tax, $35.64; travelling expenses, $36.00; salaries and fees, $813.00; printing, postage, etc., $153.05; other expenses, $62.50	$1,758 49
Miscellaneous payments:	
Cash paid for losses which occurred in 1930	10,998 10
" reinsurance	151 20
" rebate	241 05
" repayment of loans	1,700 00
" purchases of securities (not extended) 5,969.70	
Total Expenditure	$14,848 84

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$5,272,635 00
Less reinsurance	90,100 00
	$5,182,535 00

Movement in Risks

	Number	Amount
Policies in force 31st December, 1929	1,574	$5,091,475 00
Policies new and renewed during 1930	522	1,650,005 00
Gross number and amount in force during 1930	2,096	$6,741,480 00
Less expired and cancelled in 1930	568	1,468,845 00
Net risks in force, 31st December, 1930	1,528	$5,272,635 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
City of London Debentures, 6%, 1931	$5,000 00	$5,000 00
Ontario Loan and Debenture, 5%, 1934	10,000 00	10,000 00
Huron & Erie Mortgage Corporation, 5%, 1932-35	5,000 00	5,000 00
Huron & Erie Mortgage Corporation, 4½%, 1932	5,000 00	5,000 00
Huron & Erie Mortgage Corporation, 4¾%, 1935	5,000 00	5,000 00
Township of London, 5½%, 1935	957 20	957 20
City of London, 5½%, 1945	5,000 00	5,012 50
	$35,957 20	$35,969 70

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PARKHILL, ONT.

Commenced Business 2nd May, 1877

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jno. Robinson; Vice-President, Albert E. Taylor; Secretary-Treasurer, W. T. Amos, Parkhill.

Directors.—Jno. Robinson, Ailsa Craig; Albert E. Taylor, Parkhill; Wes. Maguire, Clandeboye; Wm. E. Lee, Clandeboye; Eldon Steeper; Parkhill; Thos. A. Glendinning, Parkhill; D. Mackey, Parkhill; Duncan Drummond, Ailsa Craig; J. L. Amos, Ailsa Craig.

Auditors.—Jno. Nichol, Parkhill; W. S. Patterson, Ailsa Craig.

Unassessed Premium Note Capital, $36,745.33

Statement for the Year Ending 31st December, 1930

Assets

Amount of trust company bonds. (*See Schedule "C"*)		$13,500 00
Cash on hand at Head Office	$55 66	
Amount of cash deposit at Bank of Commerce, Parkhill	1,232 82	
Amount of cash deposit at Bank of Commerce, Ailsa Craig	904 73	
		2,193 21
Amount of unpaid instalments, 1930		409 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$36,745 33	
Less residue of premium notes given by Company for reinsurance	807 00	
		35,938 33
Total Assets		$52,040 74

Liabilities

Unearned cash premiums	$3,627 29

Receipts

Cash balance at 31st December, 1929 (not extended), $222.34.	
Cash received as instalments and cash payments of 1930	$3,587 99
" instalments of prior years	382 80
" interest	777 74
" from investments (not extended), $3,000.00	
Total Receipts	$4,748 53

Expenditure

Expenses of management:	
Commissions, $156.65; investigation of claims, $40.10; license fee, $50.00; Fire Marshal tax, $8.46; travelling expenses, $50.00; salaries and fees, $483.00; printing, postage, etc., $156.07; other expenses, $8.70	$952 98
Miscellaneous payments:	
Cash paid for losses	4,274 82
" reinsurance	95 62
" rebate	194 40
" repayment of loans	259 84
Total Expenditure	$5,777 66

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$1,544,391 00
Reinsurance	32,375 00
Net risks actually carried by Company at 31st December, 1930	$1,512,016 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	589	$1,487,796 00
Policies new and renewed during 1930	256	635,330 00
Gross number and amount in force during 1930	845	$2,123,126 00
Less expired and cancelled in 1930	219	578,735 00
Net risks in force, 31st December, 1930	626	$1,544,391 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Canada Trust Company, 5%, 1931	$3,000 00	....
Canada Trust Company, 4½%, 1933	3,000 00	....
Canada Trust Company, 4¾%, 1934	1,000 00	....
Canada Trust Company, 5%, 1935	2,500 00	....
Huron & Erie Mortgage Corporation, 5%, 1932	2,000 00	....
Huron & Erie Mortgage Corporation, 4½%, 1933	2,000 00	....
	$13,500 00	....

McKILLOP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SEAFORTH, ONT.

Commenced Business 26th May, 1876

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. Bennewies; Vice-President, James Connolly; Secretary-Treasurer, D. F. McGregor, Seaforth.

Directors.—J. Bennewies, Brodhagan; James Connolly, Goderich; Wm. Rinn, Seaforth; Robt. Ferris Blyth; Geo. R. McCartney, Seaforth; Alex Broadfoot, Seaforth; J. Pepper, Brucefield; Jas. Sholdice, Walton; James Evans, Seaforth.

Auditors.—Thos. Moylan, Seaforth; James Kerr, Seaforth.

Unassessed Premium Note Capital, $180,084.68

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (*See Schedule "C"*)		$10,000 00
Cash in Canadian Bank of Commerce, Seaforth	$3,834 10	
Less outstanding cheque	222 11	
		3,611 99
Amount of unpaid instalments of 1930		3,515 71
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$180,084 68	
Less residue of premium notes given for reinsurance	5,412 95	
		174,671 73
Total Assets		$191,799 43

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $3,548.51.

Cash received as instalments of 1930	$19,680 52
" instalments of prior years	3,599 30
" interest	418 34
Total Receipts	$23,698 16

Expenditure

Expenses of management:	
Commissions, $1,180.33; law costs, $26.00; investigation of claims, $88.50; license fee, $75.00; Fire Marshal tax, $66.50; rent, $25.00; salaries and fees, $1,034.10; printing, postage, etc., $296.50; other expenses, $68.28	$2,860 21
Miscellaneous payments:	
Cash paid for losses	18,105 75
" reinsurance	1,384 52
" rebate	278 50
" purchase of investment (not extended) $1,005.70.	
Total Expenditure	$22,628 98

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$8,238,287 00
Reinsurance	216,513 00
Net risks, 31st December, 1930	$8,021,774 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,575	$8,001,147 00
Policies new and renewed during 1930	794	2,593,755 00
Gross number and amount in force during 1930	3,369	$10,594,902 00
Less expired and cancelled in 1930	786	2,356,615 00
Net risks in force, 31st December, 1930	2,583	$8,238,287 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Huron & Erie Mortgage Corporation Debentures, 1932, 4½ and 4¾%	$10,000 00	$10,000 00

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY

Head Office, Columbus

Commenced Business 19th August, 1895

Officers and Directors (1931)

Officers.—President, G. B. Mothersill; Vice-President, D. M. Morgan; Secretary, P. G. Purvis, Columbus; Treasurer, Samson Roberts, Columbus.

Directors.—G. B. Mothersill, Oshawa; D. M. Morgan, Claremont; Noah Burkholder, Pickering; Grant Christie, Manchester; I. T. Chapman, Orono; J. H. Devitt, Burketon; Thos. Graham, Port Perry; Wm. Ratcliffe, Brooklin; Samuel Snowden, Oshawa; H. E. Webster, Whitby; H. C. Macklin, Bowmanville.

Auditors.—Frank Wilcoxson, Oshawa; H. L. Pascoe, Columbus.

Unassessed Premium Note Capital, $412,232.60

Statement for the Year Ending 31st December, 1930

Assets

Cash value of mortgages and real estate		$7,000 00
Municipal debentures. (*See Schedule "C"*)		57,815 13
Cash on hand at Head Office	$384 45	
Cash in Bank of Commerce, Oshawa	220 47	
		604 92
Amount of unpaid instalments, 1930		3,985 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$412,232 60	
Less residue of premium notes given for reinsurance	58,680 80	
		353,551 80
Interest accrued		927 03
Total Assets		$423,884 03

Liabilities

Unearned cash payments	$56,470 88

Receipts

Cash balance at 31st December, 1929 (not extended), $1,845.06.	
Cash received as instalments and cash payments, 1930	$62,589 95
" instalments of prior years	3,776 72
" interest during 1930	3,331 59
" reinsurance on losses	7,315 60
" from other sources	42 45
" from matured investments (not extended), $2,763.91	
Total Receipts	$77,056 31

Expenditure

Expenses of management:	
Commissions, $8,707.14; investigation of claims, $293.00; license fee, $100.00; Fire Marshal tax, $158.44; travelling expenses, $80.00; salaries and fees, $5,318.60; printing, postage, etc., $582.13; other expenses, $818.60	$16,057 91
Miscellaneous payments:	
Cash paid for losses	57,165 25
" reinsurance	6,225 70
" rebate	1,611 50
Total Expenditure	$81,060 36

Currency of Risks

Amount covered by Policies in force 31st December, 1930

		Three Years
Mutual		$18,927,502 00
Reinsurance:		
Mutual System	$1,900,200 00	
Cash System	14,500 00	
		1,914,700 00
Net risks carried at 31st December, 1930		$17,012,802 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	6,236	$17,196,270 00
Policies new and renewed during 1930	2,663	7,669,805 00
Gross number and amount in force during 1930	8,899	$24,866,075 00
Less expired and cancelled in 1930	2,316	5,938,573 00
Net risks in force, 31st December, 1930	6,583	$18,927,502 00

Schedule "C"

Bonds and Debentures Owned

	Par Value
East Whitby Debentures, yearly, 5%, 1931	$943 09
Township of Scarboro Debentures, 5%, 1949-50	5,000 00
Township of York Debentures, 5%, 1945	10,000 00
City of St. Catharines Debentures, 5%, 1936	7,000 00
Town of Weston Debentures, 5%, 1938	10,000 00
City of Oshawa Debentures, 4½%, 1937	12,000 00
East Whitby Debentures, 6%, 1939	2,372 04
Township of Scarboro, 5%, 1939-42	10,000 00
City of Oshawa, 5%, 1934-38	500 00
	$57,815 13

NICHOL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FERGUS

Commenced Business 1st May, 1860

OFFICERS AND DIRECTORS (1931)

Officers.—President, W. L. Deans; Vice-President, Job Ransom; Secretary-Treasurer, Jas. Beattie.

Directors.—W. L. Deans, Fergus; Job Ransom, Fergus; M. Heffernan, Arthur, Ont.; Wm. C. Magwood, Fergus; W. J. Fasken, Elora; R. Batho, Fergus.

Auditors.—Chas. Aitken, Jas. Cormie, Elora.

Unassessed Premium Note Capital, $113,780.42

Statement for the Year Ending 31st December, 1930

Assets

Cash at Head Office	$246 50	
Cash in Imperial Bank, Fergus	739 43	
Cash in Royal Bank, Fergus	214 11	
		$1,200 04
Amount of unpaid instalments, 1930		815 28
" unpaid instalments, prior years (not extended), $188.68		
" unpaid assessment, 1930		4,533 88
" premium notes in force, after deducting all payments thereon and assessments levied	$88,598 29	
Less reinsurance	5,757 91	
		82,840 38
Total Assets		$89,389 58

Liabilities

Amount of cash borrowed	$4,500 00
" accrued interest	115 25
" unearned cash payments	829 97
" all other liabilities	1,031 90
Total Liabilities	$6,477 12

Receipts

Cash balance at 31st December, 1929 (not extended), $2,574.81.	
Cash received as instalments and cash payments, 1930	$13,094 47
" instalments of prior years	1,619 95
" assessments of prior years	468 62
" for interest	107 74
" from all other sources	1 50
" reinsurance on losses	1,000 00
" special assessment, 1930	10,421 51
Cash borrowed	10,000 00
Total Receipts	$36,713 79

Expenditure

Expenses of management:	
Commissions, $1,059.04; fuel and light, $100.00; interest, $84.53; investigation of claims, $300.40; license fee, $80.00; Fire Marshal tax, $71.09; travelling expenses, $108.90; rent, $150.00; salaries and fees, $2,053.61; printing, postage, etc., $409.66; other expenses, $23.00	$4,440 23
Miscellaneous payments:	
Cash paid for losses	26,579 67
" reinsurance	608 36
" rebate	960 30
" repayment of loans	5,500 00
Total Expenditure	$38,088 56

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual System	$5,748,202 00
Reinsurance	282,100 00
Total	$5,466,102 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,069	$6,387,867 00
Policies new and renewed during 1930	492	1,393,635 00
Gross number and amount in force during 1930	2,561	$7,781,502 00
Less expired and cancelled in 1930	654	2,033,300 00
Net risks in force, 31st December, 1930	1,907	$5,748,202 00

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KINTORE

Commenced Business 25th May, 1878

OFFICERS AND DIRECTORS (1931)

Officers.—President, Stanley Dunn; Vice-President, E. J. Gleason; Secretary, W. W. Day, Thamesford; Treasurer, W. H. Davis, Belton.

Directors.—Stanley Dunn, Ingersoll; E. J. Gleason, Lakeside; Wm. C. Vining, Belton; Jas. Waring, Ingersoll; F. F. Day, Embro; A. George, Dorchester; Ray S. Piett, Embro; D. Quinn, Thamesford; W. H. Henderson, Thamesford.

Auditors.—L. A. Pearson, Thamesford; John A. McKay, St. Mary's.

Unassessed Premium Note Capital, $264,849.82

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (*See Schedule "C"*)		$46,842 50
Cash on hand at Head Office	$5 62	
Amount of cash in Royal Bank, Thamesford	227 49	
" Montreal Bank, St. Mary's	720 78	
" Home Bank, estimated value	1,249 44	
" Canadian Permanent Mortgage Corp., Woodstock	12,054 07	
		14,257 40
Amount of unpaid instalments levied in 1930		308 42
" premium notes in force, after deducting all payments thereon and assessments levied	$264,849 82	
Less residue of premium notes given for reinsurance	9,072 19	
		255,777 63
Interest		537 48
All other assets		25 00
Total Assets		$317,748 43

Liabilities

Amount of losses adjusted	$3,013 60
Unearned cash payments	2,375 73
Total Liabilities	$5,389 33

Receipts

Cash balance at 31st December, 1929 (not extended), $18,742.21.

Cash received as instalments of 1930	$22,363 18
" instalments prior years	486 47
" interest	3,275 58
" reinsurance on losses	1,285 77
" all other sources	181 85
" realization on investments (not extended), $4,000.00.	
Total Receipts	$27,592 85

Expenditure

Expenses of management:	
Commissions, $1,144.50; investigation of claims, $125.00; interest, 50 cents; license fee, $100.00; Fire Marshal tax, $68.36; travelling expenses, $70.90; salaries and fees, $1,302.30; printing, postage, etc., $224.64; other expenses, $77.27	$3,113 47
Miscellaneous payments:	
Amount paid for losses which occurred during 1930	20,638 92
" reinsurance	1,121 28
" rebate	344 46
" interest	113 79
" investments (not extended), $10,745.74.	
Total Expenditure	$25,331 92

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$11,573,664 00
Reinsurance	434,123 00
Net risks at 31st December, 1930	$11,139,541 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,431	$11,020,522 00
Policies new and renewed during 1930	832	3,940,552 00
Gross number and amount in force during 1930	3,263	$14,961,074 00
Less expired and cancelled in 1930	751	3,387,410 00
Net risks in force, 31st December, 1930	2,512	$11,573,664 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Huron & Erie Mortgage Corporation, 5%, 1935	$26,000 00	$26,000 00
Dominion of Canada Victory Loan, 5½%, 1934	10,000 00	10,100 00
Township of East York, 5%, 1935	4,000 00	3,960 00
City of London, 6%, 1931	5,000 00	5,050 00
Canada Permanent Mortgage Corporation, 5%, 1937	1,750 00	1,732 50
	$46,750 00	$46,842 50

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SIMCOE

Commenced Business 30th January, 1882

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. Martin; Vice-President, R. W. Williams; Secretary-Treasurer, N. S. Boughner, Simcoe.

Directors.—J. A. Martin, St. Williams; R. W. Williams, Fairground; Wilson Porter, Port Dover; Frank Shearer, Simcoe; Theo. Cunningham, Windham Centre; W. A. Bowyer, Simcoe; W. Collings, Langton; Wm. Hetherington, Glen Meyer; Nelson Clement, Vanessa; J. Hagerman, Lynedoch; A. Wilkinson, Courtland; S. N. Culver, Simcoe.

Auditors.—H. H. Schuyler, Simcoe; Arthur Smith, Simcoe.

Unassessed Premium Note Capital, $117,867.24

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$147 26	
Cash in Montreal Bank, Simcoe	2,237 89	
" Commerce Bank, Port Dover	95 69	
" Montreal Bank, Courtland	423 80	
		$2,904 64
Amount of unpaid instalments of 1930		60 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$117,867 24	
Less premium notes for reinsurance	2,900 73	
		114,966 51
Total Assets		$117,931 55

Liabilities

Amount of unearned cash payments	$939 58

Receipts

Cash balance at 31st December, 1929 (not extended), $866.07.

Cash received as instalments and cash payments of 1930	$14,996 60
" instalments of prior years	183 20
" borrowed	3,000 00
" all other	82 05
Total Receipts	$18,261 85

Expenditure

Expenses of management:	
Commissions, $2,052.09; fuel and light, $86.65; interest, $46.05; license fee, $50.00; Fire Marshal tax, $46.43; travelling expenses, $28.00; taxes, $72.00; rent, $368.00; salaries and fees, $1,289.50; printing, postage, etc., $424.70; other expenses, $283.36	$4,746 78
Miscellaneous payments:	
Cash paid for losses	6,471 18
" reinsurance	360 87
" rebate	144 45
" repayment of loans	4,500 00
Total Expenditure	$16,223 28

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$4,327,947 00
Less reinsurance	111,041 50
Net risks at 31st December, 1930	$4,216,905 50

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,615	$4,275,527 00
Policies new and renewed during 1930	514	1,391,235 00
Gross number and amount in force during 1930	2,129	$5,666,762 00
Less expired and cancelled in 1930	533	1,338,815 00
Net risks in force, 31st December, 1930	1,596	$4,327,947 00

NORTH KENT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRESDEN

Commenced Business 31st May, 1910

OFFICERS AND DIRECTORS (1931)

Officers.—President, E. L. Moore; Vice-President, I. Bedford; Secretary-Treasurer, Walter S. Holmes, Dresden.

Directors.—E. L. Moore, Thamesville; I. Bedford, Dresden; J. B. Clapp, Dresden; J. B. McDowell, Thamesville; J. E. Richardson, Wallaceburg; Simon Smith, Wallaceburg; Leamon Shaw, Turnerville; C. E. Bodkin, Thamesville; Robt. Forsythe, Turnerville.

Auditors.—J. C. Harris, Thamesville; M. S. Blackburn, Dresden.

Unassessed Premium Note Capital, $136,282.42

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds, Huron & Erie, 5%, 1934		$5,000 00
Cash on hand at Head Office	$48 28	
Cash in Montreal Bank, Thamesville	765 57	
" Canadian Bank of Commerce, Dresden	3,636 30	
" Montreal Bank, Wallaceburg	974 25	
		5,424 40
Amount of unpaid instalments of 1930		1,298 90
Amount of premium notes, after deducting all payments thereon and assessments levied	$136,282 42	
Less reinsurance	2,155 22	
		134,127 20
Total Assets		$145,850 50

Liabilities

Unearned cash payments	$6,710 57

Receipts

Cash balance at 31st December, 1929 (not extended), $7,820.22.

Cash received by Company as instalments due in 1930	$15,217 75
" by Company as instalments in prior years	457 80
" for interest	471 89
" reinsurance	1,091 89
Total Receipts	$17,239 33

Expenditure

Expenses of management:	
Commissions, $587.25; law costs, $913.18; investigaiton of claims, $119.50; license fee, $75.00; Fire Marshal tax, $55.82; travelling expenses, $60.30; rent, $20.00; salaries and fees, $1,045.00; printing, postage, etc., $175.40; other expenses, $124.00	$3,175 45
Miscellaneous payments:	
Cash paid for losses	16,096 72
" reinsurance	188 80
" rebates	174 18
" investments (not extended), $5,000.00.	
Total Expenditure	$19,635 15

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$5,735,778 00
Reinsurance	93,601 00
Net risks in force at 31st December, 1930	$5,642,177 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,893	$5,539,846 00
Policies new and renewed during 1930	733	2,078,265 00
Gross number and amount in force during 1930	2,626	$7,618,111 00
Less expired and cancelled in 1930	675	1,882,333 00
Net risks in force at 31st December, 1930	1,951	$5,735,778 00

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ONEIDA

Commenced Business 27th March, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Allen Anderson; Vice-President, W. G. Fagan; Secretary-Treasurer, Knud Wodskon, Hagersville.

Directors.—Allen Anderson, Caledonia; W. G. Fagan, Caledonia; E. S. Peart, Caledonia; David Smith, Hagersville; R. E. King, Cayuga; Geo. Wharton, Cayuga.

Auditors.—Harry McMorran, Caledonia; F. Ross Martindale, Caledonia.

Unassessed Premium Note Capital, $44,360.10

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$66 95	
Cash in Bank of Commerce, Caledonia	392 16	
" Bank of Commerce, Cayuga	489 35	
" Royal Bank, Hagersville	786 89	
" Bank of Commerce, Hagersville	1,000 82	
" Imperial Bank, Caledonia	1,414 16	
		$4,150 33
Amount of unpaid instalments and assessments of 1930		151 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$44,360 10	
Less residue of premium notes given for reinsurance	4,203 65	
		40,156 45
Total Assets		$44,458 35

Liabilities

Unearned cash payments	$1,045 16

Receipts

Cash balance at 31st December, 1929 (not extended), $1,768.57.	
Cash received as instalments and cash payments in 1930	$5,766 14
" instalments in prior years	51 18
" assessments of prior years	37 14
" interest	9 74
" all other	18 50
Total Receipts	$5,882 70

Expenditure

Expenses of management:	
Commissions, $116.00; license fee, $50.00; Fire Marshal tax, $16.53; travelling expenses, $50.00; salaries and fees, $532.80; printing, postage, etc., $29.72; other expenses, $41.15	$836 20
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	2,143 90
" reinsurance	464 40
" rebates	56 44
Total Expenditure	$3,500 94

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$1,890,248 00
Less reinsurance	191,075 00
Net risks at 31st December, 1930	$1,699,173 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	487	$1,893,238 00
Policies new and renewed during 1930	173	654,533 00
Gross number and amount in force during 1930	660	$2,547,771 00
Less expired and cancelled in 1930	177	657,523 00
Net risks in force, 31st December, 1930	483	$1,890,248 00

ONTARIO THRESHERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHATHAM, ONT.

Commenced Business 18th July, 1922

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. M. Houston; Vice-President, E. S. Down; Secretary-Treasurer, Ethel F. Sandison, Chatham.

Directors.—J. M. Houston, Chatham; E. S. Down, Shedden; Byrell Harris, Chatham; Samuel Oaks, Strathroy; Wm. Chapman, Denfield; Alfred Early, Morpeth; Byron Elliott, Northwood; John Price, Belle River; K. McKenzie, Dover Centre.

Auditor.—W. R. Landon, Chatham.

Unassessed Premium Note Capital, $32,990.25

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (*See Schedule "C"*)		$1,000 00
Cash on hand	$54 75	
Cash in Commerce Bank, Chatham	1,087 04	
		1,141 79
Unpaid instalments, 1930		936 00
Amount unpaid assessments levied in prior years (not extended), $710.31.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		32,990 25
Total Assets		$36,068 04

Liabilities

Amount of losses resisted	862 99

Receipts

Cash balance 31st December, 1929 (not extended), $2,992.97.	
Cash received as instalments of 1930	$10,046 25
" as instalments of prior years	392 75
" as interest	123 19
" all other	391 70
Total Receipts	$10,953 89

Expenditure

Expenses of management:	
Commissions, $1,480.00; Division Court costs, $18.64; investigation of claims, $269.61; License fee, $25.00; Fire Marshal tax, $27.47; travelling expenses, $416.40; taxes, $13.84; rent, $180.00; salaries and fees, $1,637.00; printing, postage, etc., $352.16; other expenses, $146.03	$4,566 15
Miscellaneous payments:	
Cash paid for losses	8,147 07
" rebate	91 85
Total Expenditure	$12,805 07

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	One Year
Mutual	$437,050 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929	488	$332,100 00
Policies new and renewed during 1930	640	447,750 00
Gross number and amount in force during 1930	1,128	$779,850 00
Less expired and cancelled in 1930	502	342,800 00
Net risks in force, 31st December, 1930	626	$437,050 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
City of Windsor Debenture, 5%, 1939	$1,000 00	$1,000 00

OSGOODE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KENMORE

Commenced Business 1st February, 1914

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. H. Cumming; Vice-President, R. S. Hill; Secretary-Treasurer, D. MacLaren, Kenmore.

Directors.—J. H. Cumming, Ormond; R. S. Hill, Vernon; P. A. McGregor, Russell; W. P. Jeacle, Metcalfe; O. Bradley, Russell; R. A. Robertson, Kenmore.

Auditors.—A. D. MacTavish, Kenmore; D. McLaren, Kenmore.

Unassessed Premium Note Capital, $91,207.70

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand	$1 77	
Cash in Bank of Nova Scotia, Russell	480 53	
" Royal Bank, Metcalfe, Ont	1,023 86	
		$1,506 16
Amount of unpaid assessments, 1930		1,595 22
" unpaid instalment, 1930		745 30
" premium notes in force, after deducting all payments thereon and assessments levied	$91,207 70	
Less residue of premium notes given for reinsurance	11,901 47	
		79,306 23
Total Assets		$83,152 91

Liabilities

Amount of unearned cash payments	$5,367 94

Receipts

Cash balance at 31st December, 1929 (not extended), $366.22.	
Cash received as instalments and cash payments of 1930	$4,720 53
" as special assessment, 1930	12,774 70
" interest	16 09
" cash borrowed	5,500 00
" reinsurance on losses	1,371 00
" all other	134 98
Total Receipts	$24,517 30

Expenditure

Expenses of management:	
Commissions, $221.50; law costs, $3.00; investigation of claims, $73.00; interest, $330.92; license fee, $50.00; Fire Marshal tax, $21.74; travelling expenses, $67.85; rent, $69.00; salaries and fees, $841.70; printing, postage, etc., $142.87; other expenses, $5.00	$1,826 58
Miscellaneous payments:	
Amount paid for losses	9,837 53
" reinsurance	652 43
" rebate	160 82
" repayment of loans	10,900 00
Total Expenditure	$23,377 36

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$2,616,772 00
Reinsurance	283,275 00
Net risks carried at 31st December, 1930	$2,333,497 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	957	$3,014,802 00
Policies new and renewed during 1930	191	607,647 00
Gross number and amount in force during 1930	1,148	$3,622,449 00
Less expired and cancelled in 1930	315	1,005,677 00
Net risks in force, 31st December, 1930	833	$2,616,772 00

OTTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NORWICH

Commenced Business 13th August, 1888

OFFICERS AND DIRECTORS (1931)

Officers.—President, A. W. Smith; Vice-President, A. W. Eddy; Secretary-Treasurer, T. M. Cayley, Norwich.

Directors.—A. W. Smith, Scotland; A. W. Eddy, Burford; Jas. Rettie, Burgessville; Jas. Carroll, Norwich; P. Slattery, Woodstock; S. W. Jackson, Woodstock; L. W. McCurdy, Norwich; J. R. Johnson, Springford; J. W. Davis, Otterville.

Auditors.—J. McKee, Norwich; F. W. Vardon, Springford.

Unassessed Premium Note Capital, $222,224.36

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds		$30,000 00
Cash on hand	$75 41	
Cash in Royal Bank, Norwich	1,693 44	
" Montreal Bank, Norwich	824 85	
" Bank of Toronto, Burford	698 78	
" Bank of Montreal, Woodstock	2,644 69	
	$5,937 18	
Less outstanding cheques	88 61	
		5,848 57
Amount of unpaid instalments, fixed payments, 1930		1,486 24
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$222,224 36	
Less residue of premium notes given for reinsurance	22,384 14	
		199,840 22
Interest due and accrued		691 67
Total Assets		$237,866 70

Liabilities

Unearned cash payments	$2,559 11

Receipts

Cash balance at 31st December, 1929 (not extended), $3,729.15.

Cash received for application fees	$645 00
" instalments and cash payments of 1930	26,262 97
" instalments of prior years	1,296 11
" interest	1,438 52
" reinsurance on losses	4,999 60
" all other	95 59
Total Receipts	$34,737 79

Expenditure

Expenses of management:	
Commissions, $1,118.50; investigation of claims, $108.30; license fee, $75.00; Fire Marshal tax, $79.09; travelling expenses, $47.50; taxes, $18.80; rent, $120.00; salaries and fees, $1,558.80; printing, postage, etc., $366.74; other expenses, $35.00	$3,527 73
Miscellaneous payments:	
Amount paid for losses	20,529 95
" reinsurance	2,711 49
" rebate	769 20
" all other	80 00
" investments (not extended), $5,000.00.	
Total Expenditure	$27,618 37

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$9,783,796 50
Reinsurance	1,064,670 32
Net risks carried at 31st December, 1930	$8,719,126 18

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,392	$9,550,491 00
Policies new and renewed during 1930	782	3,001,091 50
Gross number and amount in force during 1930	3,174	12,551,582 50
Less expired and cancelled in 1930	700	2,767,786 00
Net risks in force, 31st December, 1930	2,474	$9,783,796 50

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Huron & Erie Debentures, 4¾% and 5%, 1934 and 1935	$30,000 00	$30,000 00

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, EMBRO

Commenced Business 2nd June, 1884

OFFICERS AND DIRECTORS (1931)

Officers.—President, Edwin Parker; Vice-President, John Whaley; Secretary-Treasurer, H. W. Sutherland, Embro.

Directors.—Edwin Parker, Hickson; Jno. Whaley, Embro; Jno. Bolton, St. Mary's; J. F. McDonald, Woodstock; J. C. McPherson, St. Mary's; Alex. Smith, Embro; Thos. Brunskill, Ingersoll; J. G. Calder, Thamesford; R. A. Matheson, Embro.

Auditors.—E. L. Sutherland, Embro; George McIntosh, Embro.

Unassessed Premium Note Capital, $50,153.38

Statement for the Year Ending 31st December, 1930

Assets

Cash at Head Office	$330 71	
Cash in Royal Bank, Embro	3,782 63	
" Canada Permanent Mortgage, Woodstock	4,873 52	
		$8,986 86
Amount of unpaid instalments for 1930		527 38
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$50,153 38	
Less residue of premium notes given for reinsurance	13,035 50	
		37,117 88
Total Assets		$46,632 12

Liabilities

Unearned cash payments	$1,658 63

Receipts

Cash balance at 31st December, 1929 (not extended), $7,399.44.

Cash received as instalments and cash payments of 1930	$7,757 94
" instalments of prior years	333 08
" interest	234 80
" reinsurance on losses	146 25
" all other sources	24 70
Total Receipts	$8,496 77

Expenditure

Expenses of management:	
Commissions, $1,080.00; investigation of claims, $11.00; license fee, $50.00; Fire Marshal tax, $22.08; travelling expenses, $24.00; rent, $4.00; salaries, directors' and auditors' fees, $386.10; printing, postage, etc., $82.50; other expenses, $30.50	$1,690 18
Miscellaneous payments:	
Cash paid for losses	$3,422 79
" reinsurance	1,732 08
" rebates	64 30
Total Expenditure	$6,909 35

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual System	$2,960,913 00
Less reinsurance	625,549 89
Net risks in force at 31st December, 1930	$2,335,363 11

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	853	$2,812,988 00
Policies new and renewed during 1930	340	1,111,472 00
Gross number and amount in force during 1930	1,193	$3,924,460 00
Less expired and cancelled in 1930	288	963,547 00
Net risks in force, 31st December, 1930	905	$2,960,913 00

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRAMPTON

Commenced Business 24th June, 1876

OFFICERS AND DIRECTORS (1931)

Officers.—President, Geo. A. Cameron; Vice-President, J. H. Rutherford; Secretary-Treasurer F. J. Thomson, Brampton.

Directors.—Geo. A. Cameron, Alton; J. H. Rutherford, Albion; J. A. Fletcher, Brampton; R. H. Lush, Clarkson; Jno. Gardhouse, Thistletown; Jas. Laidlaw, Brampton; J. M. Dolson, Brampton; Thos. Bryans, Malton; Albert Hewson, Weston.

Auditors.—W. J. Beatty, Brampton; J. A. McBride, Malton.

Unassessed Premium Note Capital, $744,975.10

Statement for the Year Ending 31st December, 1930

Assets

Cash value of mortgages		$20,100 00
Bonds, etc. (*See Schedule "C"*)		26,000 00
Cash at Head Office	$46 88	
Cash in Montreal Bank, Brampton	7,174 01	
" Dominion Bank, Brampton	9,695 02	
		16,915 91
Agents' balances		6,859 65
Amount of unpaid instalments, 1930		514 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$744,975 10	
Less residue of premium notes given for reinsurance	69,168 65	
		675,806 45
Reinsurance on losses		2,000 00
Interest due and accrued		96 00
Total Assets		$748,292 06

Liabilities

Unearned cash payments	$50,727 25

Receipts

Cash balance at 31st December, 1929 (not extended), $20,756.52.

Cash received as instalments and cash payments of 1930	$69,358 35
" instalments due prior years	294 15
" for interest	2,966 70
" agents' balances of 1929 received in 1930	2,318 55
" reinsurance on losses	3,432 50
" all other	215 00
Total Receipts	$78,585 25

Expenditure

Expenses of management: Commissions, $5,177.50; law costs, $9.00; investigation of claims, $1,032.90; license fee, $150.00; Fire Marshal tax, $193.75; taxes, $81.00; rent, $306.00; salaries and fees, $3,050.30; printing, postage, etc., $477.76; other expenses, $499.39	$10,977 60
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	62,614 98
" reinsurance	7,254 00
" rebate	1,579 28
Total Expenditure	$82,425 86

Currency of Risks

Amount covered by Policies in force 31st December, 1930	Three Years
Mutual	$26,098,044 00
Reinsurance	2,524,665 00
Net risks in force, 31st December, 1930	$23,573,379 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	6,661	$24,326,833 00
Policies new and renewed during 1930	2,855	10,001,725 00
Gross number and amount in force during 1930	9,516	$34,328,558 00
Less expired and cancelled in 1930	2,302	8,230,514 00
Net risks in force, 31st December, 1930	7,214	$26,098,044 00

Schedule "C"

Bonds and Debentures Owned	Par Value	Book Value
Montreal Debenture Corporation, 6%, 1945	$2,000 00	$2,000 00
Dominion of Canada Victory Bonds, 5½%, 1934	10,000 00	10,000 00
Dominion of Canada Victory Bonds, 5%, 1943	14,000 00	14,000 00
	$26,000 00	$26,000 00

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRAYTON

Commenced Business 15th July, 1887

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Newstead; Vice-President, Q. D. Whale; Secretary-Treasurer Robt. McArthur, Drayton.

Directors.—Wm. Newstead, Moorefield; Q. D. Whale, Alma; Robt. McClanahan, Drayton; J. J. Bryan, Amaranth Station; P. J. Cunningham, Rothsay; Jas. Kiteley, Listowel; R. Cherry, Drayton; Alex. Duff, Drayton; David Murray, Palmerston; John Ritch, Drayton; Alex.. Hammond, Moorefield; J. C. Dixon, Moorefield.

Auditors.—Jas. Grieves, Moorefield; S. C. Whale, Alma.

Unassessed Premium Note Capital, $289,187.97

Statement for the Year Ending 31st December, 1930

Assets

Cash value of real estate		$2,000 00
Cash on hand, Head Office	$292 88	
Cash in Royal Bank, Drayton	14,369 11	
" Bank of Commerce, Orangeville	57 00	
" Bank of Commerce, Moorefield	4,171 42	
		18,890 41
Amount of unpaid instalments, 1930		2,199 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$289,187 97	
Less residue of premium notes given for reinsurance	7,745 14	
		281,442 83
Total Assets		$304,532 89

Liabilities

Unearned cash payments	$1,556 24

Receipts

Cash balance at 31st December, 1929 (not extended), $22,450.00.

Cash received as instalments, 1930	$34,921 18
" instalments of prior years	1,459 17
" interest	664 83
" all other	65 80
Total Receipts	$37,110 98

Expenditure

Expenses of management:	
Commissions, $1,861.16; law costs, $20.20; fuel and light, $56.60; investigation of claims, $381.90; interest, $8.10; license fee, $100.00; Fire Marshal tax, $116.99; travelling expenses, $42.60; taxes, $147.67; salaries and fees, $2,096.15; printing, postage, etc., $423.16; other expenses, $103.80	$5,358 33
Miscellaneous payments:	
Cash paid for losses	33,012 90
" reinsurance	1,873 63
" rebate	425 71
Total Expenditure	$40,670 57

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$13,213,331 00
Reinsurance	77,700 00
Net risks 31st December, 1930	$13,135,631 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	3,363	$13,265,322 00
Policies new and renewed during 1930	1,043	3,967,129 00
Gross number and amount in force during 1930	4,406	$17,232,451 00
Less expired and cancelled in 1930	1,065	4,019,120 00
Net risks in force, 31st December, 1930	3,341	$13,213,331 00

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ALFRED

Commenced Business 5th August, 1901

OFFICERS AND DIRECTORS (1931)

Officers.—President, Samuel Parisien; Vice-President, Ulric Daoust; Secretary-Treasurer, B. G. Parisien, Alfred.

Directors.—Samuel Parisien, Alfred; Ulric Daoust, Plantagenet; Delphis Charbonneau, Lefaivre; Victor Bouthillier, Alfred Station; F. X. Cadieux, L'Orignal; Isadore Lalonde, Caledonia Springs.

Auditors.—J. D. Preseault, Lefaivre; Arthur Gratton, Alfred.

Unassessed Premium Note Capital, $281,072.25

Statement for the Year Ending 31st December, 1930

Assets

Municipal debentures. (*See Schedule "C"*)		$3,850 00
Cash on hand at Head Office	$266 68	
Cash in Canadienne Nationale, L'Orignal	9 25	
" Royal Bank, Plantagenet	598 89	
" Provincial Bank, Alfred	25 43	
		900 25
Amount of agents' balances		1,862 93
" unpaid instalments of 1930		381 51
" premium notes in force, after deducting all payments thereon and assessments levied	$293,761 92	
Less residue of premium notes given for reinsurance	30,530 00	
		263,231 92
Reinsurance on losses		800 00
Total Assets		$271,026 61

Liabilities

Amount of losses adjusted	$6,320 74
" unpaid loans	38,000 00
" unearned cash payments	25,141 64
Total Liabilities	$69,462 38

Receipts

Cash balance at 31st December, 1929 (not extended), $2,152.37.	
Borrowed money	$31,000 00
Cash received as instalments and cash payments of 1930	42,796 73
" instalments due in prior years	128 62
" interest	267 84
" agents' balances	1,922 68
" from reinsurance on losses	9,495 70
" all other sources	44 10
" from investments (not extended), $350.00.	
Total Receipts	$85,655 67

Expenditure

Expenses of management:	
Commissions, $2,247.74; law costs, $60.44; fuel and light, $15.00; investigation of claims, $365.75; interest, $1,903.70; license fee, $100.00; Fire Marshal tax, $121.51; travelling expenses, $13.00; rent, $50.00; salaries and fees, $1,799.00; printing, postage, etc., $566.33; other expenses, $28.00	$7,270 47
Miscellaneous payments:	
Cash paid for losses	70,444 21
" reinsurance	5,111 90
" rebates	931 21
" repayment of loans	3,500 00
Total Expenditure	$87,257 79

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$13,441,949 00
Reinsurance	1,420,000 00
Net risks 31st December, 1930	$12,021,949 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	4,889	$12,738,804 00
Policies new and renewed during 1930	1,786	4,892,100 00
Gross number and amount in force during 1930	6,675	$17,630,904 00
Less expired and cancelled in 1930	1,649	4,188,955 00
Net risks in force, 31st December, 1930	5,026	$13,441,949 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Police Village of Alfred Bonds, 6%, 1930-41	$3,850 00	$3,850 00

PUSLINCH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ABERFOYLE

Commenced Business, May, 1859

OFFICERS AND DIRECTORS (1931)

Officers.—President, W. J. Little; Vice-President, Peter Iles; Secretary-Treasurer, Thos. Arkell, Arkell, Ont.

Directors.—W. J. Little, Hespeler; Peter Iles, Arkell; Geo. Clark, Puslinch; H. Gilchrist, Puslinch; Thos. Doyle, Guelph; Alex. Smith, Hespeler; J. A. McPherson, Puslinch; Thos. Buchanan, Moffat; Donald Stewart, Puslinch.

Auditors.—Jno. A. Cockburn, Puslinch; D. A. McNaughton, Puslinch.

Unassessed Premium Note Capital, $83,122.49

Statement for the Year Ending 31st December, 1930

Assets

Mortgage loans		$1,125 70
Cash on deposit in Dominion Bank, Guelph	$124 52	
" deposit in Bank of Toronto, Morrison	322 67	
		447 19
Amount unpaid instalments of 1930		885 17
Amount of premium notes in force, after deducting all payments thereon and assessments levied		83,122 49
Total Assets		$85,580 55

Liabilities

Cash borrowed	$2,800 00
Unearned cash payments	6,286 75
Total Liabilities	$9,086 75

Receipts

Cash balance at 31st December, 1929 (not extended), $1,195.10.

Cash received for fees	$164 00
" as instalments and cash payments of 1930	3,999 64
" instalments prior years	1,135 09
" interest	84 19
" cash borrowed	1,121 75
Total Receipts	$6,504 67

Expenditure

Expenses of management:	
Investigation of claims, $43.85; interest, $239.10; license fee $50.00; Fire Marshal tax, $18.22; rent, $5.00; salaries and fees, $647.50; printing, postage, etc., $36.58; other expenses, $104.60	$1,144 65
Miscellaneous payments:	
Amount paid for losses	3,580 50
" rebate	27 43
" repayment of loans	2,500 00
Total Expenditure	$7,252 58

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$2,021,379 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	566	$1,979,674 00
Policies new and renewed during 1930	207	707,165 00
Gross number and amount in force during 1930	773	$2,686,839 00
Less expired and cancelled in 1930	206	665,470 00
Net risks in force, 31st December, 1930	567	$2,021,369 00

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ELFRIDA

Commenced Business 30th July, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, C. S. Bird; Vice-President, A. E. Walker; Secretary-Treasurer, C. I. Stewart, Hamilton.

Directors.—C. S. Bird, Hamilton; A. E. Walker, Bartonville; J. M. Stewart, Grimsby; John Moffat, Ancaster; W. B. Switzer, Binbrook; C. C. Pettit, Fruitland; Alex. Hossack, Ancaster; A. E. Smuck, Glanford; J. I. Fletcher, Hannon.

Auditor.—M. W. Matchett, Hamilton.

Unassessed Premium Note Capital, $143,881.15

Statement for the Year Ending 31st December, 1930

Assets

Cash value of real estate		$400 00
Bonds and debentures. (*See Schedule "C"*)		14,824 58
Amount of cash on hand at Head Office	$110 49	
Cash in Royal Bank, Hamilton	97 53	
		208 02
Amount of unpaid instalments levied during 1930		2,600 50
" unpaid instalments levied in prior years (not extended), $2,048.34.		
" premium notes in force, after deducting all payments thereon	$142,700 78	
Less residue given for reinsurance	5,729 97	
		136,970 81
Total Assets		$155,003 91

Liabilities

Amount of unpaid loans	$400 00
Amount of unearned cash payments	15,123 67
	$15,523 67

Receipts

Cash balance at 31st December, 1929 (not extended), $1,377.34.	
Cash received as instalments and cash payments of 1930	$13,809 18
" instalments of prior years	2,572 52
" interest	1,295 85
" cash borrowed	400 00
" reinsurance on losses	1,500 00
" all other	15 50
" investments (not extended), $5,000 00.	
Total Receipts	$19,593 05

Expenditure

Expenses of management:	
Commissions, $1,414.50; interest, $93.15; law costs, $5.00; investigation of claims, $150.00; license fee, $75.00; Fire Marshal tax, $55.58; travelling expenses, $100.00; taxes, $6.80; salaries and fees, $1,691.30; printing, postage, etc., $277.82; other expenses..$75.09	$3,944 24
Miscellaneous payments:	
Cash paid for losses	20,799 00
" reinsurance	627 75
" rebate	391 38
Total Expenditure	$25,762 37

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$6,603,595 00
Less reinsurance	259,555 00
Net risks actually carried December 31st, 1930	$6,344,040 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,794	$6,619,795 00
Policies new and renewed during 1930	640	2,184,275 00
Gross number and amount in force during 1930	2,434	$8,804,070 00
Less expired and cancelled in 1930	621	2,147,130 00
	1,813	$6,656,940 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Saltfleet Township Debentures, 5½% and 6%, 1931-38	$4,324 58	$4,324 58
City of Hamilton Debentures, 6%, 1938	1,500 00	1,500 00
Province of Ontario Debentures, 5%, 1948	9,000 00	9,000 00
	$14,824 58	$14,824 58

SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHEDDEN

Commenced Business 9th September, 1878

OFFICERS AND DIRECTORS (1931)

Officers.—President, John A. Campbell; Vice-President, Mungo McNabb; Secretary-Treasurer, John H. Sells, Shedden.

Directors.—Jno. A. Campbell, St. Thomas; Mungo McNabb, Iona Station; A. E. Jones, Port Stanley; D. McGibbon, Shedden; Jas. R. Gunning, Talbotville; Maxwell Hunter, Southwold.

Auditors.—Angus Turner, Shedden; Wm. J. Crow, Fingal.

Unassessed Premium Note Capital, $91,836.97

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$109 72	
" deposit in Bank of Commerce, Shedden	2,051 03	
" deposit, Montreal Bank, Lawrence Station	428 77	
" deposit, Montreal Bank, St. Thomas	1,589 62	
" deposit, Huron & Erie, St. Thomas	12 67	
" deposit, Bank of Commerce, St. Thomas	452 35	
" deposit, Bank of Commerce, Port Stanley	195 11	
		$4,839 27
Amount of unpaid instalments levied during 1930		1,497 38
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$91,836 97	
Less residue given for reinsurance	9,349 97	
		82,487 00
Total Assets		$88,823 65

Liabilities

Amount of losses adjusted	$1,200 00

Receipts

Cash balance at 31st December, 1929 (not extended), $1,415.63.

Cash received as instalments of 1930	$9,960 26
" instalments of prior years	1,183 60
" interest	65 42
" reinsurance on losses	790 90
Total Receipts	$12,000 18

Expenditure

Expenses of management:	
Commissions, $237.00; interest, $8.20; license fee, $50.00; Fire Marshal tax, $32.80; travelling expenses, $31.00; rent, $12.00; salaries and fees, $705.00; printing, postage, etc., $110.21; other expenses $59.45	$1,245 66
Miscellaneous payments:	
Amount paid for losses	5,924 92
" reinsurance	1,184 28
" rebate	221 68
Total Expenditure	$8,576 54

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$3,866,540 00
Reinsurance	394,675 00
Net risks carried at 31st December, 1930	$3,471,865 00

Movement in Risks

	Number	Amount
Mutual System		
Policies in force, 31st December, 1929	991	$3,746,735 00
Policies new and renewed during 1930	293	997,175 00
Gross number and amount in force during 1930	1,284	$4,743,910 00
Less expired and cancelled in 1930	237	877,370 00
Net risks in force, 31st December, 1930	1,047	$3,866,540 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, OWEN SOUND

Commenced Business 26th August, 1869

OFFICERS AND DIRECTORS (1931)

Officers.—President, A. S. Donald; Vice-President, Malcolm Cameron; 2nd Vice-President, Jas. A. Lemon; Secretary-Treasurer, Evan T. Macdonald, Owen Sound.

Directors.—A. S. Donald, Owen Sound; Malcolm Cameron, Owen Sound; James A. Lemon, Balaclava; L. E. Bowes, Meaford; N. McDonald, Owen Sound; James Wilson, Owen Sound; James Gardner, Owen Sound; Hugh McKay, Annan; George B. Carnhan, Meaford; Joseph Dobie, Owen Sound; Hon. E. C. Drury, Crownhill; Chas. Lipsett, Annan; Harry Carson, Tara; A. F. Pedlar, Eugenia; Victor Porteous, Owen Sound.

Auditors.—Jas. H. Van Overbeck, Owen Sound; G. D. Fleming, Owen Sound.

Unassessed Premium Note Capital, $944,981.51.

Statement for the Year Ending 31st December, 1930

Assets

Cash value of real estate		$8,500 00
Bonds, etc. (*See Schedule "C"*)		40,000 00
Actual cash on hand	$1,423 35	
Cash in Grey and Bruce Trust and Savings Company and banks	1,337 20	
		2,760 55
Agents' balances		1,014 02
Amount of unpaid instalments, 1930		2,181 49
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$944,981 51	
Less residue of premium notes given for reinsurance	42,108 80	
		902,872 71
Reinsurance on losses		4,786 00
Amount of interest due and accrued		500 00
Total Assets		$962,614 77

Liabilities

Amount of losses adjusted	$1,515 50
" losses supposed	5,852 10
" borrowed money	51,028 79
" unearned cash payments	32,998 54
Total Liabilities	$91,394 93

Receipts

Cash balance at 31st December, 1929 (not extended), $12,461.63.

Cash received as instalments and cash payments of 1930	$116,316 17
" instalments of prior years	1,514 29
" interest	2,027 95
" reinsurance on losses	10,697 23
" agents' balances	664 03
" cash borrowed	51,028 79
" all other	741 58
Total Receipts	$182,990 04

Expenditure

Expenses of management:	
Commissions, $5,633.22; law costs, $1,248.42; fuel and light, $104.73; investigation of claims, $832.19; interest, $225.00; license fee, $200.00; Fire Marshal tax, $345.40; travelling expenses, $68.03; taxes, $324.21; salaries and fees, $4,922.20; printing, postage, etc., $1,311.10; other expenses, $2,916.12	$18,130 82

Miscellaneous payments:	
Cash paid for losses	$167,944 14
" reinsurance	5,689 94
" rebate	926 22
Total Expenditure	$192,691 12

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$39,109,480 60
Reinsurance	3,257,568 00
Net risks	$35,851,912 60

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	11,873	$37,432,676 48
Policies new and renewed during 1930	4,060	13,241,078 31
Gross number and amount in force during 1930	15,933	$50,673,754 79
Less expired and cancelled in 1930	3,687	11,564,274 19
Net risks in force at 31st December, 1930	12,246	$39,109,480 60

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Province of Ontario Bonds, 5%, 1948	$30,000 00	$30,000 00
Grey and Bruce Guaranteed Investment	10,000 00	10,000 00
	$40,000 00	$40,000 00

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERFORD

Commenced Business 10th April, 1879

OFFICERS AND DIRECTORS (1931)

Officers.—President, S. C. Kitchen; Vice-President, Wm. E. Mason; Secretary-Treasurer, D. A. Hill, Waterford.

Directors.—S. C. Kitchen, Waterford; Wm. E. Mason, Simcoe; I. Wilcox, Wilsonville; Nelson Hall, Waterford; Geo. J. Boyt, Waterford; C. J. Swanton, Waterford; B. Kellum, Waterford; Geo. H. Hilborn, Wilsonville; Clyde Renner, Waterford.

Auditors.—F. W. Cline, Waterford; W. F. Hewitt, Waterford.

Unassessed Premium Note Capital, $92,738.20

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures, etc. (*See Schedule* "C")		$19,878 52
Cash in Montreal Bank, Simcoe	$253 63	
Cash in Bank of Montreal, Waterford	946 68	
		1,200 31
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$92,738 20	
Less residue of premiums given for reinsurance	3,292 73	
		89,445 47
Total Assets		$110,524 30

Liabilities

Unearned cash payments	$234 56
Total liabilities	$234 56

Receipts

Cash balance at 31st December, 1929 (not extended), $1,174.28.

Cash received as instalments of 1930	$11,206 35
" interest	1,177 28
" from investments (not extended), $13,637.24.	
Total Receipts	$12,383 63

Expenditure

Expenses of management:	
Commissions, $671.00; license fee, $50.00; investigation of claims, $9.00; Fire Marshal tax, $34.77; travelling expenses, $79.00; salaries and fees, $960.60; printing, postage, etc., $158.51; other expenses, $125.37	$2,091 25
Miscellaneous payments:	
Amount paid for losses which occurred during 1930	7,841 50
" reinsurance	397 20
" rebate	170 15
" investments (not extended), $15,218.91.	
" accrued interest	275 83
Total Expenditure	$10,775 93

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$3,685,662 00
Reinsurance	135,655 00
Net risks carried at 31st December, 1930	$3,550,007 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,078	$3,595,407 00
Policies new and renewed during 1930	378	1,335,959 00
Gross number and amount in force during 1930	1,456	$4,931,366 00
Less expired and cancelled in 1930	395	1,245,704 00
Net risks in force, 31st December, 1930	1,061	$3,685,662 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
City of Edmonton, 5½%, 1945	$4,000 00	$4,000 00
Township of Sandwich, West, 5%, 1934	2,000 00	2,000 00
East Windsor, 5½%, 1932	834 98	834 98
Riverside, 5½%, 1932	746 39	746 39
Township Sandwich, East, 5½%, 1932	704 85	704 85
East Windsor, 5½%, 1933	1,461 16	1,461 16
Kapuskasing, 5½%, 1932	1,500 00	1,500 00
Township Sandwich, West, 5½%, 1932	2,000 00	2,000 00
Township Sandwich, West, 5½%, 1932	1,000 00	1,000 00
Crystal Beach, 5%, 1931	379 16	379 16
Kapuskasing, 5¼%, 1931	371 78	371 78
Ford City, 5½%, 1931	509 76	509 76
Sudbury, 5½%, 1931	436 94	436 94
Township Sandwich, East, 5½%, 1931	1,000 00	1,000 00
City of Windsor, 5½%, 1931	1,000 00	1,000 00
Township Sandwich East, 5½%, 1931	933 50	933 50
Township Sandwich East, 5½%, 1931	1,000 00	1,000 00
	$19,878 52	$19,878 52

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, EXETER

Commenced Business 28th June, 1876

OFFICERS AND DIRECTORS (1931)

Officers.—President, Frank McConnell; Vice-President, Angus Sinclair; Secretary-Treasurer, W. A. Turnbull, Exeter.

Directors.—Frank McConnell, Dublin; Simon Dow, Cromarty; John T. Allison, Exeter; Robt. Norris, Cromarty; Wm. Brock, Granton; Angus Sinclair, Mitchell.

Auditors.—John Kay, Cromarty; Andrew Christie, Cromarty.

Unassessed Premium Note Capital, $268,171.20

Statement for the Year Ending 31st December, 1930

Assets

Mortgage loans, etc		$4,800 00
Bonds, etc. (*See Schedule "C"*)		46,000 00
Cash on hand at Head Office	$39 33	
Cash in Bank of Commerce, Exeter	14,618 15	
		14,657 48

Amount of unpaid instalments of 1929	$922 60
" premium notes in force, after deducting all payments thereon and assessments levied	268,171 20
" interest due and accrued	1,035 00
Total Assets	$335,586 28

Liabilities

Losses reported	$1,500 00

Receipts

Cash balance at 31st December, 1929 (not extended), $28,589.77.

Cash received as instalments of 1930	$21,490 20
" instalments, prior years	671 25
" interest	2,889 92
Total Receipts	$25,051 37

Expenditure

Expenses of management:	
Commissions, $388.10; law costs, $1.00; investigation of claims, $122.00; license fee, $100.00; Fire Marshal tax, $72.17; travelling expenses, $44.95; rent, $38.00; salaries and fees, $1,018.90; printing, postage, etc., $211.11; other expenses, $160.83	$2,157 06
Miscellaneous payments:	
Cash paid for losses	26,309 52
" rebate	143 45
" accrued interest	98 63
" investments (not extended), $10,275.00	
Total Expenditure	$28,708 66

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$10,742,295 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,532	$10,556,750 00
Policies new and renewed during 1930	696	3,003,395 00
Gross number and amount in force during 1930	3,228	$13,560,145 00
Less expired or cancelled in 1930	681	2,817,850 00
Net risks in force, 31st December, 1930	2,547	$10,742,295 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Victory Bonds, 5½%, 1932	$1,000 00	....
Huron & Erie Debentures, 5%, 1936	15,000 00	....
C.N.R. Bonds, 5%, 1954	10,000 00	....
Huron & Erie Mortgage Co., 4½%, 1933	5,000 00	....
British Mortgage Trust Corporation, 5%, 1933	5,000 00	....
C.N.R. Bonds, 5%, 1954	10,000 00	....
	$46,000 00	....

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, JARVIS

Commenced Business 27th July, 1867

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. B. McKenzie; Vice-President, John Mitchell; Secretary-Treasurer, George L. Miller, Jarvis.

Directors.—J. B. McKenzie, Nanticoke; John Mitchell, Jarvis; J. N. Howard, Hagersville; J. J. Parsons, Jarvis; J. W. Roulston, Hagersville; David Lindsay, Hagersville; Joseph Awde, Hagersville; Geo. E. Pond, Selkirk; H. A. Schewyer, Selkirk.

Auditors.—Ivan W. Holmes, Jarvis; Jas. McKenzie, Jarvis.

Unassessed Premium Note Capital, $141,557.70

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures, etc. (*See Schedule "C"*)		$8,000 00
Cash value of real estate		2,500 00
Cash in Bank of Commerce, Jarvis		1,952 48
Agents' balances		88 30
Amount of unpaid instalments of 1930		680 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$141,557 70	
Less residue of premium notes given for reinsurance	7,474 95	
		134,082 75
Interest due and accrued		135 00
Total Assets		$147,438 78

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $10,988.63.

Cash received as instalments of 1930	$9,224 75
" instalments due in prior years	354 00
" for interest	322 22
" other sources	2,825 00
Total Receipts	$12,725 97

Expenditure

Expenses of management: Commissions, $97.00; fuel and light, $112.50; investigation of claims, $13.50; license fee, $50.00; Fire Marshal tax, $29.39; travelling expenses, $74.00; taxes, $55.19; salaries and fees, $1,378.40; printing, postage, etc., $158.50; other expenses, $37.35	$2,005 83
Miscellaneous payments.	
Cash paid for losses	10,935 05
" reinsurance	525 90
" rebate	88 20
" other expenditure	207 14
" investments (not extended), $8,000.00.	
Total Expenditure	$13,762 12

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$3,402,115 00
Reinsurance	184,000 00
Net risks carried at 31st December, 1930	$3,218,115 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	784	$3,417,772 50
Policies new and renewed during 1930	201	801,955 00
Gross number and amount in force during 1930	985	$4,219,727 50
Less expired and cancelled during 1930	202	817,612 50
Net risks in force, 31st December, 1930	783	$3,402,115 00

(NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 1st August, 1874

OFFICERS AND DIRECTORS (1931)

Officers.—President, I. S. Hagey; Vice-President, H. Stauffer; Secretary, Jos. H. Woods, Waterloo.

Directors.—Irwin Hagey, Preston; Harley Stauffer, Waterloo; Sam. C. Shantz, Kitchener; J. W. Hartleib, Kitchener; J. H. Woods, Waterloo; M. M. Shantz, Crosshill; J. C. Hallman, Petersburg; L. Bowman, Conestoga; Val Otterbein, Heidelburg; H. Bowman, Ariss; J. M. Burnett, Elora; Sam Cassel, Kitchener.

Auditors.—Peter Snyder, Centreville; I. Hillborn, Kitchener.

Unassessed Premium Note Capital, $798,036.56

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (*See Schedule "C"*)		$6,000 00
Amount of mortgages		131,200 00
Cash on hand at Head Office	$639 42	
Cash in Montreal Bank, Waterloo	59 28	
Cash in Bank of Toronto, Waterloo	387 77	
		1,086 47
Amount of unpaid instalments, 1929		3,977 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$798,036 56	
Less residue of premium notes given for reinsurance	25,444 18	
		772,592 38
Interest due and accrued		4,881 99
Total Assets		$919,738 59

Liabilities

Amount of losses supposed	$6,000 00
" borrowed money	7,000 00
" unearned cash payments	2,631 61
Total Liabilities	$15,631 61

Receipts

Cash balance at 31st December, 1929 (not extended), $7,443.40.	
Cash received as instalments of 1930	$80,098 86
" instalments of prior years	2,380 10
" interest	7,423 21
" cash borrowed	7,000 00
" reinsurance on losses	39 00
" from all other sources	125 87
" from realization on securities (not extended), $1,500.00.	
Total Receipts	$97,067 04

Expenditure

Expenses of management:	
Law costs, $102.00; investigation of claims, $503.40; license fee, $200.00; Fire Marshal tax, $255.57; travelling expenses, $411.00; taxes, $50.20; rent, $365.00; salaries and fees, $5,347.40; printing, postage, etc., $1,002.62; other expenses, $138.25	$8,375 44
Miscellaneous payments:	
Cash paid for losses	86,348 50
" reinsurance	2,485 98
" rebates	818 62
" all other	484 43
" investments (not extended), $6,400.00.	
Total Expenditure	$98,512 97

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$40,827,397 00
Reinsurance	1,075,475 00
Net risks carried at 31st December, 1930	$39,751,922 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	9,052	$38,152,385 00
Policies new and renewed during 1930	2,863	11,832,282 00
Gross number and amount in force during 1930	11,915	$49,984,667 00
Less expired or cancelled in 1930	2,438	9,157,270 00
Net risks in force, 31st December, 1930	9,477	$40,827,397 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Waterloo Trust & Savings Co., Investment Receipts, 5%, 1932	$6,000 00	....

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUNGANNON

Commenced Business 13th May, 1879

OFFICERS AND DIRECTORS (1931)

Officers.—President, C. F. Hewitt; Vice-President, Robt. Davidson; Secretary, G. C. Treleaven, Dungannon; Treasurer, Thos. Stothers, Dungannon.

Directors.—Ernest Ackert, Holyrood; C. F. Hewitt, Kincardine; Robt. Davidson, Dungannon; H. C. Salkeld, Goderich; Wm. McQuillin, Lucknow; Wm. P. Reed, Lucknow; T. Griffin, Goderich; Wm. J. Thompson, Auburn; Wm. G. Watson, Auburn.

Auditors.—Jno. Wilson, Auburn; Donald McLean, Lucknow.

Unassessed Premium Note Capital, $574,716.95.

Statement for the Year Ending 31st December, 1930

Assets

Book value, real estate		$2,500 00
Bonds and debentures. (*See Schedule "C"*)		46,000 00
Cash in Commerce Bank, Dungannon	$2,874 35	
Cash in Royal Bank, Kincardine	183 00	
		3,057 35
Amount of unpaid instalments of 1930		692 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$574,716 95	
Less residue of premium notes given for reinsurance	4,896 83	
		569,820 12
Interest due and accrued		588 45
Total Assets		$622,658 47

Liabilities

Amount of losses supposed	$5,231 00

Receipts

Cash balance at 31st December, 1929 (not extended), $3,933.57.

Cash received as instalments of 1930	$32,308 68
" instalments due in prior years	451 20
" interest	2,567 87
" borrowed money	3,000 00
" reinsurance on losses	1,187 70
" all other	103 78
" from investments (not extended), $5,161.45.	
Total Receipts	$39,619 23

Expenditure

Expenses of management:	
Commissions, $1,581.00; law costs, $12.02; fuel and light, $17.35; investigation of claims, $461.00; interest, $92.75; license fee, $100.00; Fire Marshal tax, $99.26; travelling expenses, $277.10; taxes, $20.80; rent, $6.00; salaries and fees, $1,725.00; printing, postage, etc., $305.17; other expenses, $311.71.	$5,009 16
Miscellaneous payments:	
Cash paid for losses	$33,502 24
" reinsurance	628 50
" rebate	517 00
" repayment of loans	6,000 00
Total Expenditure	$45,656 90

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$16,104,238 00
Reinsurance	207,732 00
Net risks actually carried by Company at 31st December, 1930	$15,896,506 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	4,795	$15,262,219 00
Policies new and renewed during 1930	1,628	5,038,534 00
Gross number and amount in force during 1930	6,423	$20,300,753 00
Less expired and cancelled in 1930	1,507	4,196,515 00
Net risks in force, 31st December, 1930	4,916	$16,104,238 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada Victory Bonds, 5½%, 1934	$15,000 00	....
Dominion of Canada Victory Bonds, 4½%, 1940	10,000 00	....
Dominion of Canada Victory Bonds, 4½%, 1946	15,000 00	....
Huron & Erie Mortgage Corporation, 5%, 1931	1,000 00	....
Canadian National Railway (Guaranteed by Dominion), 4½%, 1968	5,000 00	....
	$46,000 00	....

WESTMINISTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WILTON GROVE

Commenced Business 11th December, 1857

OFFICERS AND DIRECTORS (1931)

Officers.—President, Thos. H. Hunt; Vice-President, W. H. Weatherston; Secretary-Treasurer, R. S. Nichol, Wilton Grove.

Directors.—Thos. H. Hunt, Lambeth; W. H. Weatherston, Glanworth; Robt. A. McDougall, Glanworth; Geo. Lind, Wilton Grove;, M. E. Hooper, Lambeth; Adam Gartly, Wilton Grove

Auditors.—Harry Poole, Lambeth; W. N. Campbell, Wilton Grove.

Unassessed Premium Note Capital, $126,188.65

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (*See Schedule "C"*)		$22,656 63
Cash on hand at Head Office	$42 03	
Cash in Royal Bank, Lambeth, Ont	895 91	
" Huron & Erie Mortgage Corporation, London, Ont	63 14	
" Montreal Bank, London, Ont., Market Branch	1,391 89	
" Bank of Nova Scotia, Belmont	162 62	
		2,555 59
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$126,188 65	
Less residue premium notes given for reinsurance	5,199 84	
		120,988 81
Total Assets		$146,201 03

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $3,606.08.	
Cash received as instalments of 1930	$13,055 24
" interest	1,335 72
" from investments (not extended), $423.26.	
Total Receipts	$14,390 96

Expenditure

Expenses of mangement:	
Commission, $472.00; investigation of claims, $129.00; license fee, $50.00; Fire Marshal tax, $39.27; travelling expenses, $53.00; rent, $19.00; salaries and fees, $968.00; printing, postage, etc., $148.45; other expenses, $14.00	$1,892 72
Miscellaneous payments:	
Cash paid for losses	9,727 17
" reinsurance	530 12
" rebate	714 70
Total Expenditure	$12,864 71

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$5,011,228 00
Reinsurance on mutual system	206,894 00
Net risks carried by the Company at 31st December, 1930	$4,804,334 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,287	$4,976,404 00
Policies new and renewed during 1930	499	1,997,583 00
Gross number and amount in force during 1930	1,786	$6,973,987 00
Less expired and cancelled in 1930	495	1,962,759 00
Net risks in force, 31st December, 1930	1,291	$5,011,228 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Lambeth Waterworks Debentures, 6%, 1948	$12,656 63	....
Huron & Erie Debenture, 5% and 4½%, 1932-35	10,000 00	....
	$22,656 63	....

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAIRN

Commenced Business 8th August, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jno. A. Morrison; Vice-President, Jno. McCallum; Secretary-Treasurer, Jno. A. McLeish, Kerrwood.

Directors.—Jno. A. Morrison, Parkhill; John McCallum, Denfield; Alex. F. Ross, Parkhill; Neil Chisholm, Parkhill; A. H. McLeish, Parkhill; Jas. McLean, Parkhill; W. H. McLeish, Kerrwood; D. A. McIntyre, Ailsa Craig; R. G. Brock, Strathroy.

Auditors.—Dugald Campbell, Ailsa Craig; Ambrose Topping, Arkona.

Unassessed Premium Note Capital, $82,218.90

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$218 18	
Cash in Bank of Commerce, Watford	799 74	
" Bank of Commerce, Arkona	2,796 31	
		$3,814 23
Amount of unpaid instalments of 1930		473 46
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$82,218 90	
Less residue given for reinsurance	3,124 37	
		79,094 53
Total Assets		$83,382 22

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), $1,764.81.

Cash received as instalments of 1930	$9,540 18
" instalments of prior years	198 50
" interest	98 26
" reinsurance on losses	1,611 22
" all other	2 80
Total Receipts	$11,450 96

Expenditure

Expenses of management:	
Commissions, $687.00; investigation of claims, $52.00; license fee, $50.00; Fire Marshal tax, $23.73; travelling expenses, $42.00; rent, $6.00; salaries and fees, $503.00; printing, postage, etc., $153.15; other expenses, $114.44	$1,631 32
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	7,092 60
" reinsurance	569 96
" rebate	107 66
Total Expenditure	$9,401 54

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$3,304,296 00
Reinsurance, mutual system	142,566 00
Net risks	$3,161,730 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,000	$2,966,886 00
Policies new and renewed during 1930	475	1,422,245 00
Gross number and amount in force during 1930	1,475	$4,389,131 00
Less expired and cancelled in 1930	359	1,084,835 00
Net risks in force, 31st December, 1930	1,116	$3,304,296 00

YARMOUTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. THOMAS

Commenced Business 17th October, 1881

OFFICERS AND DIRECTORS (1931)

Officers.—President, Geo. Westlake; Vice-President, Colin A. Campbell; Secretary-Treasurer, A. E. Bucke, St. Thomas.

Directors.—Geo. Westlake, St. Thomas; Colin A. Campbell, Belmont; C. E. Locke, St. Thomas; S. W. Zavitz, St. Thomas; Ralph Marlatt, Union; Geo. Russell, St. Thomas.

Auditors.—A. J. Gloin, Yarmouth Centre; A. Mills, St. Thomas.

Unassessed Premium Note Capital, $86,985.39

Statement for the Year Ending 31st December, 1930

Assets

Actual cash on hand at Head Office	$41 48	
Cash in Huron & Erie Mortgage Corporation, St. Thomas	1,018 85	
" Montreal Bank, Aylmer	190 10	
" Canada Trust Company, St. Thomas	3,390 02	
		$4,640 45
Amount of unpaid instalments, 1930		343 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$86,985 39	
Less residue of premium notes given by the Company for reinsurance	8,525 76	
		78,459 63
Reinsurance on losses		1,200 00
Total Assets		$84,643 43

Liabilities

Unearned cash payments	$1,703 48

Receipts

Cash balance at 31st December, 1929 (not extended), $3,958.78.
Cash held by agents for fees (not extended), $281.00.

Cash received as instalments and cash payments for 1930	$11,141 49
" from instalments of prior years	141 75
" assessments of prior years	728 15
" as interest	256 50
" for reinsurance on losses	1,013 45
" all other	11 80
Total Receipts	$13,293 14

Expenditure

Expenses of management:	
Commissions, $142.50; investigation of claims, $50.00; license fee, $50.00; Fire Marshal tax, $70.38; travelling expenses, $20.00; rent, $5.50; salaries and fees, $754.00; printing, postage, etc., $86.54; other expenses, $48.77	$1,227 69
Miscellaneous payments:	
Cash paid for losses	10,276 65
" reinsurance	1,022 43
" rebate	84 70
Total Expenditure	$12,611 47

Currency of Risks

Amount covered by Policies in force 31st December, 1930	Three Years
Mutual	$4,021,395 00
Less reinsurance	358,475 00
Net amount of risks, 31st December, 1930	$3,662,920 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,191	$4,113,370 00
Policies new and renewed during 1930	348	1,224,400 00
Gross number and amount in force during 1930	1,539	$5,337,770 00
Less expired and cancelled during 1930	375	1,316,375 00
Net risks in force, 31st December, 1930	1,164	$4,021,395 00

II. FARMERS' MUTUAL—WEATHER

HURON WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, ZURICH, ONT.

Commenced Business 31st May, 1906

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. Fotheringham; Vice-President, Jas. Scott; Secretary-Treasurer, Chas. Monteith, Woodham.

Directors.—D. Fotheringham, Brucefield; Jas. Scott, Cromarty; Geo. Penhale, Exeter; Henry Raw, Zurich; Roland Geiger, Zurich; Geo. McKee, Seaforth; Geo. F. Yungblut, Auburn; Benson Williams, Exeter; Andrew Christie, Cromarty.

Auditors.—Henry Strang, Hensall; John Campbell, Exeter.

Unassessed Premium Note Capital, $208,463.50

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office	$284 12	
Cash in Bank of Montreal, Hensall	4,050 81	
		$4,334 93
Amount of unpaid instalments, 1930		344 40
" premium notes in force, after deducting all payments thereon and assessments levied		208,463 50
Total Assets		$213,142 83

Liabilities

Unearned cash payments	$9,337 08

Receipts

Cash balance at 31st December, 1929 (not extended), $2,229.30.

Cash received for instalments and cash payments, 1930	$9,401 60
" instalments due in prior years	15 00
Total Receipts	$9,416 60

Expenditure

Expenses of management:	
Commissions, $1,379.49; investigation of claims, $249.75; interest, $7.70; license fee, $75.00; travelling expenses, $242.85; rent, $14.00; salaries and fees, $951.00; printing, postage, etc., $273.74; other expenses, $12.10	$3,205 63
Miscellaneous payments:	
Cash paid for losses	3,867 44
" rebate	237 90
Total Expenditure	$7,310 97

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$5,814,075 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,992	$5,392,050 00
Policies new and renewed during 1930	1,006	1,879,925 00
Gross number and amount in force during 1930	3,998	$7,271,975 00
Less expired and cancelled in 1930	846	1,457,900 00
Net risks in force, 31st December, 1930	3,152	$5,814,075 00

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced Business 18th August, 1904

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Park; Vice-President, C. E. Archibald; Secretary and Manager, W. A. Wansborough, Grand Valley.

Directors.—Wm. Park, Belwood; C. E. Archibald, Grand Valley; W. J. Jelly, Woodstock; Wm. Scaife, Grand Valley; Walter Richardson, Grand Valley; N. J. Stanley, Denfield; J. C. Ross, Port Dover; Michael Baker, Rodney; F. H. Neil, London; James A. Campbell, Thedford; A. G. Ferguson, Chatsworth.

Auditors.—J. A. Richardson, Shelburne; W. J. Graham, Grand Valley.

Unassessed Premium Note Capital, $196,413.90

Statement for the Year Ending 31st December, 1930

Assets

Cash value of real estate		$2,500 00
Bonds and debentures		10,000 00
Cash in Royal Bank, Grand Valley	$10,287 16	
" various banks and loan company	1,832 39	
		12,119 55
" agents' hands		316 90
Amount of unpaid instalments of 1930		1,435 65
Amount of premium notes, after deducting all payments thereon and assessments levied		196,413 90
Interest accrued		154 10
Total Assets		$222,940 10

Liabilities

Unearned cash payments	$6,492 05

Receipts

Cash balance at 31st December, 1929 (not extended), $6,509.40.

Cash received as instalments and cash payments of 1930	$12,770 90
" instalments due in prior years	435 20
" interest	534 20
" agents' balances of 1929 received in 1930	893 01
" all other	155 12
Total Receipts	$14,788 43

Expenditure

Expenses of management:	
Commissions, $1,657.90; fuel and light, $64.46; investigation of claims, $419.65; license fee, $75.00; travelling expenses, $297.40; taxes, $63.75; salaries and fees, $2,879.00; printing, postage, etc., $529.33; other expenses, $317.27	$6,303 76
Miscellaneous payments:	
Cash paid for losses	2,756 75
" rebates	117 77
Total Expenditure	$9,178 28

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	$7,581,635 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	4,970	$7,793,725 00
Policies new and renewed during 1930	1,281	2,098,570 00
Gross number and amount in force during 1930	6,251	$9,892,295 00
Less expired and cancelled in 1930	1,443	2,310,660 00
Net risks in force at 31st December, 1930	4,808	$7,581,635 00

Schedule "C"

	Par Value	Book Valuc
Huron & Erie Mortgage Corporation, 4½%, 1933	$10,000 00	$10,000 00

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, WOODSTOCK, ONT.

Commenced Business 22nd January, 1906

OFFICERS AND DIRECTORS (1931)

Officers.—President, G. J. McKay; Vice-President, Jas. Connolly; Secretary-Treasurer, E. L. Sutherland, Woodstock.

Directors.—G. J. MacKay, Woodstock; Jas. Connolly, Goderich; C. W. Carroll, Norwich; S. W. Wallace, Burgessville; Geo. McIntosh, Embro: G. J. Meldrum, Guelph; J. R. Henderson, Lakeside; Jas. Donaldson, Listowel; N. B. Murray, Woodstock; W. R. Davidson, Britton; E. Kuntz, Formosa; Jno. McLevin, Woodstock; J. R. Murray, Embro.

Auditors.—T. M. Cayley, Norwich; A. E. Roth, Woodstock.

Unassessed Premium Note Capital, $320,509.65

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures and other securities. (*See Schedule "C"*)		$135,000 00
Cash in Royal Bank, Woodstock	$50,221 69	
" Bank of Montreal, Woodstock	850 94	
		51,072 63
Amount of unpaid instalments of 1930		1,292 40
Amount of all premium notes, after deducting all payments thereon and assessments levied		320,509 65
Total Assets		$507,874 68

Liabilities

Unearned cash payments	$24,706 07

Receipts

Cash balance at 31st December, 1929 (not extended), $55,278.98.

Cash received for agents' fees	$389 00
" as instalments and cash payments due in 1930	27,821 98
" as instalments due in prior years	819 70
" as interest	7,540 66
Total Receipts	$36,571 34

Expenditure

Expenses of management:	
Commissions, $3,404.12; investigation of claims, $1,939.25; license fee, $150.00; travelling expenses, $128.80; taxes, $23.48; rent, $303.59; salaries and fees, $3,915.15; printing, postage, etc., $576.36; other expenses, $245.22	$10,685 97
Miscellaneous payments:	
Cash paid for losses which occurred in 1930	4,851 07
" rebates	171 65
" all other	69 00
Total Expenditure	$15,777 69

Currency of Risks

Amount covered by polieies in force 31st December. 1930

	Three Years
Mutual	$20,264,274 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	9,173	$21,110,952 00
Policies new and renewed during 1930	2,369	5,480,250 00
Gross number and amount in force during 1930	11,542	$26,591,202 00
Less expired and cancelled in 1930	2,764	6,326,928 00
Net risks in force, 31st December, 1930	8,778	$20,264,274 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Trusts and Guarantee, 4¾% and 5%	$65,000 00	$65,000 00
Huron & Erie Mortgage Corporation, 5%	20,000 00	20,000 00
Canada Permanent, 5%	25,000 00	25,000 00
Canada Permanent, 5%	25,000 00	25,000 00
	$135,000 00	$135,000 00

III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

AMERICAN MUTUAL FIRE INSURANCE COMPANY

Head Office, Providence, R.I., U.S.A.

Officers

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogart; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, Toronto, Ontario.

Directors.—Arnold B. Chace, Robert H. J. Goddard, Malcolm G. Chace, Henry F. Lippett, William Gammell, Jr., John R. Freeman, James R. MacColl, Edmund C. Mayo, Jesse H. Metcalf, Samuel M. Nicholson, Henry D. Sharpe, all of Providence, R.I.; Charles O. Richardson, Boston, Mass.; John H. Goss, Waterbury, Conn.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Que.

Auditors.—Felix Hebert, Turks Head Bldg., Providence, R.I.

Organized.—June 1, 1877. *Commenced business.*—June 1, 1877.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$657,183 27
Book value of stocks		1,917,836 86
Cash in banks and other depositories		144,675 06
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$43,740 53	
Written prior to October 1st, 1930	1,157 28	
		44,897 81
Total Ledger Assets		$2,764,593 00

Non-Ledger Assets

Interest—due, $2,383.21; accrued, $6,398.51	$8,781 72
Market value of bonds and stocks over book value	351,290 87
Total Non-Ledger Assets	$360,072 59
Gross Assets	$3,124,665 59
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1st)	$1,157 28
Total Admitted Assets	$3,123,508 31

Liabilities

Net provision for unpaid losses and claims		$10,235 54
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$2,205,531 83	
Unearned premium deposits		1,149,577 89
Administration expense		603 11
Taxes due and accrued		2,280 00
Total Liabilities		$1,162,696 54
Surplus of admitted assets over all liabilities		$1,960,811 77
Total		$3,123,508 31

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$43,950 80	$1,277,840 01
Deduct:		
Return premium deposits on cancelled business	8,291 13	274,291 65
Net premium deposits written	$35,659 67	$1,003,548 36
Reserve of unearned premium deposits:		
At beginning of year	$43,182 27	$1,206,218 35
At end of year	40,848 15	1,149,577 89
Decrease	$2,334 12	$56,640 46
Net premium deposits earned	$37,993 79	$1,060,188 82
Net losses incurred	1,382 01	68,144 29

Income and Expenditure—*Continued*

Administration and other expenses:		
Administration	$34,628 89	
Legal	703 70	
Taxes and licenses	8,741 07	
Association fees, etc.	67,161 74	
		$111,235 40
Net gain in underwriting		$880,809 13
Other Revenues:		
Interest dividends and rents earned	$151,959 84	
Profit on sale of investments	5,951 86	
		157,911 70
Other Expenditures:		
Decrease in difference between book value and market value of investments	$475,719 78	
Decrease in book value of assets	220 75	
		475,940 53
Net gain for policyholders on operations for year		$562,780 30

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$2,346,825 20
Net gain on operations brought down	562,780 30
Total	$2,909,605 50
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	947,636 45
Balance	$1,961,969 05
Deduct:	
Assets not admitted	1,157 28
Surplus of admitted assets over all liabilities	$1,960,811 77

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$14,305,252	$93,917 26	$354,318,175	$2,235,881 50
Written or renewed during year	6,693,440	43,942 40	205,361,457	1,275,787 57
Total	$20,998,692	$137,859 66	$559,679,632	$3,511,669 07
Deduct cancelled and expired	6,608,653	48,565 69	196,722,211	1,309,255 49
Net in force Dec. 31st, 1930	$14,390,039	$89,293 97	$362,957,421	$2,202,413 58
Other Classes:				
Gross in force Dec. 31st, 1929	1,297	$25 93	$432,933	$3,540 61
Written or renwed during year	1,200	8 40	343,267	2,052 44
Total	$2,497	$34 33	$776,200	$5,593 05
Deduct cancelled and expired	1,297	25 93	360,326	2,474 80
Net in force Dec. 31st, 1930	$1,200	$8 40	$415,874	$3,118 25

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$350,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$350,000.

Give classes of insurance written: Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on Manufacturing properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,070 99	$128 53	$58,123 75	$13,431 32
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Total	$1,070 99	$128 53	$58,123 75	$13,431 32
Less reinsurance on losses paid during year	nil	nil	nil	nil
Net losses paid	$1,070 99	$128 53	$58,123 75	$13,431 32
Deduct net claims outstanding at beginning of year	151 26	144 01	11,616 33	2,029 99
Add net claims outstanding at end of year	318 75	159 01	7,278 71	2,956 83
Net losses incurred	$1,238 48	$143 53	$53,786 13	$14,358 16

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$35,659 67
Net losses paid in the Province	1,199 52
Percentage	3 36
Net premium deposits earned in the Province	37,993 79
Net losses incurred in the Province	1,382 01
Percentage	3 64

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASS.

OFFICERS

President, E. V. French; Vice-Presidents, D. W. Bartlett, G. S. Young, E. A. Barrier; Secretary, F. W. Jones; Treasurer, G. S. Young.

Chief Agent in the Province.—W. A. Young, Toronto, Ont.

Directors cr Trustees.—Franklin W. Hobbs, Boston, Mass.; Lester Leland, Boston, Mass.; Edward Lovering, Boston, Mass.; Robert Amory, Boston, Mass.; D. Wendell Bartlett, Boston, Mass.; Edward V. French, Boston, Mass.; Philip Y. De Normandie, Boston, Mass.; David L. Luke, New York, N.Y.; Nathaniel Stevens, Boston, Mass.; Howard Coonley, Boston, Mass.; R. P. Snelling, Boston, Mass.; William W. Trench, Schenectady, N.Y.; T. A. Russell, Toronto, Can.; Merton L. Emerson, Boston, Mass.

Auditors.—Robert Dysart, C.P.A., Boston, Mass.

Organized.—February 8, 1860. *Commenced Business.*—October 1, 1860.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for the Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$6,195,077 25
Book value of stocks		709,313 30
Cash on hand	$2,832 82	
Cash in banks and other depositories	606,954 65	
		609,787 47
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$144,582 13	
Written prior to October 1st, 1930	5,920 17	
		150,502 30
Total Ledger Assets		$7,664,680 32
Non-Ledger Assets		
Interest accrued		$96,919 49
Total Non-Ledger Assets		$96,919 49
Gross Assets		$7,761,599 81
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1st)	$5,920 17	
Book value of ledger assets over market value	41,548 55	
		$47,468 72
Total Admitted Assets		$7,714,131 09

Liabilities

Net provision for unpaid losses and claims		$29,231 31
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$5,364,549 85	
Unearned premium deposits		$2,700,145 29
Administration expense		8,000 00
Taxes due and accrued		7,142 86
Total Liabilities		$2,744,519 46
Surplus of admitted assets over all liabilities		$4,969,611 63
Total		$7,714,131 09

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$97,391 93	$3,899,362 46
Deduct return premium deposits on cancelled business	14,367 53	624,407 44
Net premium deposits written	$83,024 40	$3,274,955 02
Reserve of unearned premium deposits:		
At beginning of year	74,578 07	2,832,363 95
At end of year	68,453 62	2,700,145 29
Decrease	$6,124 45	$132,218 66
Net premium deposits earned	$89,148 85	3,407,173 68
Net losses incurred	4,467 39	172,063 01
Administration and other expenses:		
Administration	$301,514 44	
Directors' fees	1,880 00	
Legal	1,413 48	
Taxes and licenses	7,106 62	
		311,914 54
Net gain in underwriting		$2,923,196 13
Other revenues:		
Interest dividends and rents earned	$374,228 77	
Profit on sale of investments	10,304 97	
Increase in book value by adjustment	4,229 36	
		388,763 10
Other expenditures:		
Decrease in market value of investments	$27,281 30	
Loss from sale of investments	4,429 36	
Investment expenses	8,495 02	
		$40,205 68
Net gain for policyholders on operations for year		$3,271,753 55

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$4,844,426 42
Net gain on operations brought down	3,271,753 55
Total	$8,116,179 97
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	3,140,648 17
Balance	$4,975,531 80
Deduct:	
Ledger assets not admitted	5,920 17
Surplus of admitted assets over all liabilities	$4,969,611 63

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$23,804,268	160,949 64	$912,756,405	$5,505,619 64
Written or renewed during year	13,996,441	97,391 93	667,366,816	3,899,362 46
Total	$37,800,709	$258,341 57	$1,580,123,221	$9,404,982 10
Deduct cancelled and expired	13,437,508	101,269 05	652,863,679	4,040,432 25
Net in force Dec. 31st, 1930	$24,363,201	$157,072 52	$927,259,542	$5,364,549 85

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times the annual premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$900,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$900,000.

Gives classes of insurance written:—Fire, Sprinkler Leakage, Windstorm.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$2,099 76	$78 02	$158,682 49	$25,308 35
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Total	$2,099 76	$78 02	$158,682 49	$25,308 35
Net losses paid	$2,099 76	$78 02	$158,682 49	$25,308 35
Deduct net claims outstanding at beginning of year	322 95	nil	34,960 41	6,198 73
Add net claims outstanding at end of year	2,518 81	93 75	25,166 19	4,065 12
Net losses incurred	$4,295 62	$171 77	$148,888 27	$23,174 74

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$83,024 40
Net losses paid in the Province	2,177 78
Percentage	2.62
Net premium deposits earned in the Province	89,148 85
Net losses incurred in the Province	4,467 39
Percentage	5.01

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY

Head Office, 10 Weybosset St., Providence, R.I.

Officers

President, William B. McBee; Vice-President, Charles H. Smith; Secretary, Howard I. Lee; Treasurer, William B. McBee.

Chief Agent in the Province.—W. A. Young, Toronto, Ont.

Directors or Trustees.—Charles H. Merriman, Providence, R.I.; Harvey A. Higgins, Cleveland Ohio; William B. McBee, Providence, R.I.; Charles H. Newell, Providence, R.I.; Royal C. Taft, Providence, R.I.; Herbert G. Beede, Pawtucket, R.I.; Henry L. Tiffany, New Bedford, Mass.; Charles H. Smith, Providence, R.I.; Charles E. Patterson, Bridgeport, Conn.; Bennett E. Geer, Grenville, S.C.; George H. Wilcox, Meriden, Conn.; Thomas Bradshaw, Toronto, Ont., Canada.

Auditors.—Charles H. Merriman, Royal C. Taft, Providence, R.I. and Felix Hebert.

Organized.—1868. *Commenced Business.*—1868.

Commenced business in Canada.—1927. *In the Province.*—1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$2,214,408 48
Book value of stocks		2,154,963 91
Cash in banks and other depositories		340,614 61
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$82,229 85	
Written prior to October 1st, 1930	2,561 82	
		84,791 67
Total Ledger Assets		$4,794,778 67

Non-Ledger Assets

Interest—due, $8,075; accrued, $24,289	$32,364 00
Market value of bonds and stocks over book value	258,496 61
Total Non-Ledger Assets	$290,860 61
Gross Assets	$5,085,639 28
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1st)	$2,561 82
Total Admitted Assets	$5,083,077 46

Liabilities

Net provision for unpaid losses and claims		$20,218 90
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$5,585,749 93	
Unearned premium deposits		1,868,176 53
Administration expense		6,378 43
Taxes due and accrued		8,823 01
Total Liabilities		$1,903,596 87
Surplus of admitted assets over all liabilities		$3,179,480 59
Total		$5,083,077 46

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$75,578 86	$2,218,852 66
Deduct:		
Return premium deposits on cancelled business	11,454 59	427,281 73
Net premium deposits written	$64,124 27	$1,791,570 93
Reserve of unearned premium deposits:		
At beginning of year	$66,012 27	$1,948,396 90
At end of year	66,868 79	1,868,176 53
Increase and decrease	$856 52	$80,220 37
Net premium deposits earned	$63,267 75	$1,871,791 30
Net losses incurred	2,813 04	114,079 28
Administration and other expenses:		
Administration	$81,770 86	
Directors' fees	3,920 00	
Legal	989 73	
Taxes and licenses	10,808 80	
Association fees, etc. (inspections and surveys)	112,328 67	
		209,818 06
Net gain in underwriting		$1,547,893 96
Other Revenues:		
Interest dividends and rents earned	$247,159 49	
Profits on sale of investments	54,055 78	
		301,215 27
Other Expenditures:		
Decrease in market value of investments	$626,584 92	
Decrease in book value of ledger assets	43,587 50	
		670,172 42
Net gain for policyholders on operations for year		$1,178,936 81

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	3,661,573 52
Net gain on operations brought down	1,178,936 81
Total	$4,840,510 33
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	1,658,467 92
Balance	$3,182,042 41
Deduct:	
Assets not admitted	2,561 82
Surplus of admitted assets over all liabilities	$3,179,480 59

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929....	$20,178,293	$135,948 67	$580,202,575	$3,631,433 88
Written or renewed during year...	11,010,047	75,578 86	362,801,117	2,216,446 08
Total....................	$31,188,340	$211,527 53	$943,003,692	$5,847,879 96
Deduct cancelled and expired.....	10,537,432	78,741 92	345,642,791	2,266,458 49
Net in force Dec. 31st, 1930......	$20,650,908	$132,785 61	$597,360,901	$3,581,421 47
Other Classes:				
Gross in force, Dec. 31st, 1929....	....	....	$547,340	$5,417 54
Written or renewed during year...	....	....	284,430	2,406 58
Total....................	....	....	$831,770	$7,824 12
Deduct cancelled and expired.....	....	....	388,470	3,495 66
Net in force, Dec. 31st, 1930.....	....	....	$443,300	$4,328 46

Miscellaneous

To what extend is the liability of policyholders limited?

Answer.—Five times cash premium fixed by charter.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expirty of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.—one year, 95%; two years, 90%; three years, 84%; four years, 79%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$150,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$150,000.

Give classes of insurance written.

Answer.—Fire, Windstorm, Sprinkler Leakage.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year......	$1,757 51	$100 67	$98,909 90	$20,257 68
Net losses paid.............	$1,757 51	$100 67	$98,909 90	$20,257 68
Deduct net claims outstanding at beginning of year...............	288 50	nil	22,049 43	3,257 77
Add net claims outstanding at end of year.........................	1,207 36	36 00	17,404 15	2,814 75
Net losses incurred..........	$2,676 37	$136 67	$94,264 62	$19,814 66

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province............................	$64,124 27
Net losses paid in the Province............................	1,858 18
Percentage............................	2.83
Net premium deposits earned in the Province............................	63,267 75
Net losses incurred in the Province............................	2,813 04
Percentage............................	4.40

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

Head Office, 185 Franklin St., Boston, Mass.

Officers

President, L. H. Kunhardt; Vice-Presidents, H. D. Hall, J. W. Lord, H. L. Carter; Secretary, H. D. Hall; Treasurer, E. F. Robinson.

Chief Representative in the Province.—Wm. A. Young, 97 Spencer Ave., Toronto, Ont.

Directors.—Howard Stockton, Boston; Simeon B. Chase, Fall River; Edward T. Pierce, New Bedford; Frederic C. McDuffie, Boston; Frederic C. Dumain, Boston; R. H. I. Goddard, Providence, R.I.; Frank Cheney, Jr., So. Manchester, Conn.; R. T. Lyman, Boston; H. De Forest Lockwood, Boston; E. K. Swift, Whitinsville; A. E. Colby, Boston; Robert Amory, Boston; L. H. Kunhardt, Boston.

Auditors.—Wm. G. Smith, Boston, Mass. and Stanley C. Hickok, Lawrence, Mass.

Organized.—April 15, 1850.

Commenced Business.—October 15, 1850.

Commenced business in Canada.—1927. *In the Province.*—September 12, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$7,705,118 06
Book value of stocks		819,045 00
Cash on hand	$2,181 12	
Cash in banks and other depositories	186,539 56	
		188,720 68
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$83,370 66	
Written prior to October 1st, 1930	4,221 48	
		87,592 14
Total Ledger Assets		$8,800,475 88

Non-Ledger Assets

Interest accrued	$126,784 86
Market value of bonds and stocks over book value	531,476 94
Total Non-Ledger Assets	$658,261 80
Gross Assets	$9,458,737 68
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1st)	$4,221 48
Total Admitted Assets	$9,454,516 20

Liabilities

Net provision for unpaid losses and claims		$33,221 37
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$7,018,567 01	
Unearned premium deposits		$3,548,758 17
Administration expense		3,843 16
Taxes due and accrued		6,051 37
Total Liabilities		$3,591,874 07
Surplus of admitted assets over all liabilities		$5,862,642 13
Total		$9,454,516 20

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$132,169 17	$5,205,165 60
Deduct:		
Return premium deposits on cancelled business	18,626 44	773,340 45
Net premium deposits written	$113,542 73	$4,431,825 15
Reserve of unearned premium deposits:		
At beginning of year	95,518 82	3,701,504 76
At end of year	90,913 66	3,548,758 17
Decrease	4,605 16	152,746 59
Net premium deposits earned	$118,147 89	$4,584,571 74
Net losses incurred	6,069 59	217,757 08
Administration and other expenses:		
Administration	$366,286 22	
Directors' fees	3,159 60	
Legal	1,897 37	
Taxes and licenses	11,343 49	
		382,686 68
Net gain in underwriting		$3,984,127 98
Other Revenues:		
Interest dividends and rents earned	$446,286 80	
Profit on sale of investments	104,827 46	
		$551,114 26
Other expenditures:		
Decrease in market value of investments	$60,488 28	
Loss from decrease in book value of ledger assets	104,827 46	
		165,315 74
Net gain for policyholders on operations for year		$4,369,926 50

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$5,867,665 82
Net gain on operations brought down	4,369,926 50
Total	$10,237,592 32
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	4,370,728 71
Balance	$5,866,863 61
Assets not admitted	4,221 48
Surplus of admitted assets over all liabilities	$5,862,642 13

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$29,004,472	$199,325 19	$1,225,970,184	$7,248,312 96
Written or renewed during year	19,279,570	132,169 17	910,562,110	5,205,165 60
Total	$48,284,042	$331,494 36	$2,136,532,294	$12,453,478 56
Deduct cancelled and expired	14,919,612	118,059 97	896,361,779	5,434,911 55
Net in force Dec. 31st, 1930	$33,364,430	$213,434 39	$1,240,170,515	$7,018,567 01

Miscellaneous

To what extent is the liability or policyholders limited?

Answer.—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.—one year, 96%; two years, 92%; three years, 88%; four years, 84%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$800,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$800,000.

Give classes of insurance written: Fire, Use and Occupancy, Sprinkler Leakage and Windstorm.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$2,734 29	$129 88	$195,902 98	$31,172 43
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$2,734 29	$129 88	$195,902 98	$31,172 43
Deduct net claims outstanding at beginning of year	356 35	nil	33,144 26	9,395 44
Add net claims outstanding at end of year	3,405 52	156 25	29,113 95	4,107 42
Net losses incurred	$5,783 46	$286 13	$191,872 67	$25,884 41

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$113,542 73
Net losses paid in the Province	2,864 17
Percentage	2.52
Net premium deposits earned in the Province	118,147 89
Net losses incurred in the Province	6,069 59
Percentage	5.13

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—William A. Young, 97 Spencer Avenue, Toronto, Ontario.

Directors.—E. H. Clapp, Boston, Mass.; W. B. Brophy, Boston, Mass.; A. H. Lowe, Fitchburg, Mass.; C. A. Stone, New York, N.Y.; J. O. Beebe, Boston, Mass.; J. P. Stevens, Newburyport, Mass.; E. N. Bartlett, North Oxford, Mass.; E. F. Lewis, Lawrence, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; R. N. Fowler, Holyoke, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Massachusetts.

Organized.—October, 19, 1875. *Commenced Business.*—October 20, 1875.

Commenced Business in Canada.—1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$1,798,182 46
Book value of stocks		28,400 00
Cash on hand	$475 03	
Cash in banks and other depositories	131,297 34	
		131,772 37
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$39,409 97	
Written prior to October 1st, 1930	1,990 34	
		41.400 31
Total Ledger Assets		$1,999.755 14

Non-Ledger Assets

Interest accrued	$25,721 05
Market value of bonds and stocks over book value	52,937 54
Total Non-Ledger Assets	78,658 59
Gross Assets	$2,078,413 73
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1)	$1,990 34
Total Admitted Assets	$2,076,423 39

Liabilities

Net provisions for unpaid losses and claims		$7,021 00
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,459,355 91	
Unearned premium deposits		$738,087 15
Administration expense		1,935 41
Taxes due and accrued		1,791 81
Total Liabilities		$748,835 37
Surplus of admitted assets over all liabilities		$1,327,588 02
Total		$2,076 423 39

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$24,937 01	$1,000,764 94
Deduct:		
Return premium deposits on cancelled business	2,567 11	178,175 49
Net premium deposits written	$22,369 90	$822,589 45
Reserve of unearned premium deposits:		
At beginning of year	19,334.40	776,887 50
At end of year	20,072.51	738,087 15
Increase or decrease	$738 11	$38,800 35
Net premium deposits earned	$21,631 79	$861,389 80
Net losses incurred	616 10	41,937 32
Administration and other expenses:		
Administration	$69,645 10	
Directors' fees	831 60	
Legal	353 18	
Taxes and licenses	2,444 47	
		$73,274 35
Net gain in underwriting		$746,178 13
Other Revenues:		
Interest dividends and rents earned	$93,951 77	
Increase in market value of investments	17,215 42	
Profit on sale of investments	5,400 83	
		$116,568 02
Net gain for policyholders on operations for year		$862,746 15

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$1,241,906 98
Net gain on operations brought down	862,746 15
Total	$2,104,653 13
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	775,074 77
Balance	$1,329,578 36
Deduct:	
Assets not admitted	1,990 34
Surplus of admitted assets over all liabilities	$1,327,588 02

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$6,120,994	$43,463 15	$222,974,264	$1,484,306 91
Written or renewed during year	3,402,592	24,922 01	155,400,711	999,828 12
Total	$9,523,586	$68,385 16	$378,374,975	$2,484,135 03
Deduct cancelled and expired	3,227,282	25,312 58	148,691,829	1,025,969 72
Net in force Dec. 31st, 1930	$6,296,304	$43,072 58	$229,683,146	$1,458,165 31
Other Classes:				
Gross in force Dec. 31st, 1929	nil	nil	$176,933	$1,540 47
Written or renewed during year	$2,000	$15 00	153,842	936 82
Total	$2,000	$15 00	$330,775	$2,477 29
Deduct cancelled and expired	nil	nil	164,842	1,286 69
Net in force Dec. 31st, 1930	$2,000	$15 00	$165,933	$1,190 60

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits of premium.—One year, 95%; two years, 89.72%; three years, 84.67%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$80,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$80,000.

Give classes of insurance written: Fire, Use and Occupancy, Windstorm, Sprinkler, Leakage.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$461 55	$48 67	$35,291 61	$10,390 71
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$461 55	$48 67	$35,291 61	$10,390 71
Deduct net claims outstanding at beginning of year	22 12	nil	9,679 00	1,087 00
Add net claims outstanding at end of year	115 00	13 00	6,518 00	503 00
Net losses incurred	$554 43	$61 67	$32,130 61	$9,806 71

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$22,369 90
Net losses paid in the Province	510 22
Percentage	2.28
Net premium deposits earned in the Province	21,631 79
Net losses incurred in the Province	616 10
Percentage	2.85

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin V. Buttalph; Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, 301 Ontario Bldg., Toronto, Ontario.

Directors.—Arnold B. Chase, Providence, R.I.; Henry F. Lippitt; Providence, R.I.; John R. Freeman, Providence, R.I.; Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; James R. MacColl, Providence, R.I.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mays (elected May 7, 1929), Providence, R.I.

Auditors.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—June 2, 1874. *Commenced Business.*—July 14, 1874.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$644,492 49
Book value of stocks		1,892,945 10
Cash in banks and other depositories		150,512 86
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$43,740 53	
Written prior to October 1st, 1930	1,157 28	
		44,897 81
Total Ledger Assets		$2,732,848 26

Non-Ledger Assets

Interest due, $2,397.91; accrued, $6,303.98	$8,701 89
Market value of bonds and stocks over book value	342,297 41
Total Non-Ledger Assets	$350,999 30
Gross Assets	$3,083,847 56
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1)	$1,157 28
Total Admitted Assets	$3,082,690 28

Liabilities

Net provision for unpaid losses and claims		$10,235 53
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$2,205,531 83	
Unearned premium deposits		1,149,577 89
Administration expense		603 11
Taxes due and accrued		2,280 00
Total Liabilities		$1,162,696 53
Surplus of admitted assets over all liabilities		$1,919,993 75
Total		$3,082,690 28

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$43,950 80	$1,277,840 01
Deduct:		
Return premium deposits on cancelled business	8,291 12	274,291 65
Net premium deposits written	$35,659 68	$1,003,548 36
Reserve of unearned premium deposits:		
At beginning of year	43,182 27	1,206,218 35
At end of year	40,848 16	1,149,577 89
Decrease	$2,334 11	$56,640 46
Net premium deposits earned	$37,993 79	$1,060,188 82
Net losses incurred	1,382 02	68,144 28

Income and Expenditure—*Continued*

Administration and other expenses:		
Administration	$34,628 62	
Legal	703 70	
Taxes and licenses	8,626 66	
Association fees, etc.	67,161 74	
		$111,120 72
Net gain in underwriting		$880,923 82
Other Revenues:		
Interest dividends and rents earned	$150,544 36	
Profit on sale of investments	5,731 86	
		156,276 22
Other Expenditures:		
Decrease in difference between book value and market value of investments	$476,513 21	
Decrease in book value of assets	25 75	
		$476,538 96
Net gain for policyholders on operations for year		$560,661 08

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$2,308,126 40
Net gain on operations brought down	560,661 08
Total	$2,868,787 48
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	947,636 45
Balance	$1,921,151 03
Deduct:	
Assets not admitted	1,157 28
Surplus of admitted assets over all liabilities	$1,919,993 75

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$14,305,252	$93,917 26	$354,318,175	$2,235,881 50
Written or renewed during year	6,693,440	43,942 40	205,361,457	1,275,787 57
Total	$20,998,692	$137,859 66	$559,679,632	$3,511,669 07
Deduct cancelled and expired	6,608,653	48,565 69	196,722,211	1,309,255 49
Net in force Dec. 31st, 1930	$14,390,039	$89,293 97	$362,957,421	$2,202,413 58
Other Classes:				
Gross in force Dec. 31st, 1929	$1,297	$25 93	$432,933	$3,540 61
Written or renewed during year	1,200	8 40	343,267	2,052 44
Total	$2,497	$34 33	$776,200	$5,593 05
Deduct cancelled and expired	1,297	25 93	360,326	2,474 80
Net in force Dec. 31st, 1930	$1,200	$8 40	$415,874	$3,118 25

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$350,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$350,000.

Give classes of insurance written: Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on Manufacturing Properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,070 99	$128 54	$58,123 73	$13,431 34
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$1,070 99	$128 54	$58,123 73	$13,431 34
Deduct net claims outstanding at beginning of year	$151 26	$144 01	11,616 33	$2,029 99
Add net claims outstanding at end of year	$318 75	$159 01	7,278 71	2,956 82
Net losses incurred	$1,238 48	$143 54	$53,786 11	$14,358 17

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$35,659 68
Net losses paid in the Province	1,199 53
Percentage	3.36
Net premium deposits earned in the Province	37,993 79
Net losses incurred in the Province	1,382 02
Percentage	3.64

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 84 NORTH MAIN ST., FALL RIVER, MASS.

OFFICERS

President, James E. Osborn; Secretary, H. N. C. Terry; Treasurer, James W. Brigham.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Lewis H. Kunhardt, Box 112, Boston, Mass.; Simeon B. Chase, William L. S. Brayton, Thomas E. Brayton, James E. Osborn, Charles N. Borden, Spencer Borden, Nathan Durfee, Fall River, Mass.; Andrew G. Pierce, Jr., and James E. Stanton, Jr., New Bedford, Mass.; Joseph K. Milliken, North Dighton, Mass.; Harry L. French, Fall River, Mass.

Auditor.—Harry L. French, Fall River, Mass.

Organized.—February 11, 1870. *Commenced Business.*—May 1, 1870.

Commenced Business in Canada.—October 21, 1927. *In the Province.*—October 21, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$2,199,675 17
Book value of stocks		141,235 00
Cash on hand	$228.45	
Cash in banks and other depositories	200,795.83	
		201,024 28
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$68,636 74	
Written prior to October 1st, 1930	2,428 39	
		71,065 13
Total Ledger Assets		$2,612,999 58

Non-Ledger Assets

Interest accrued	$32,450 67
Market value of bonds and stocks over book value	144,849 83
Interest on bank deposits	171 78
Total Non-Ledger Assets	177,472 28
Gross Assets	$2,790,471 86
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1)	$2,428 39
Total Admitted Assets	$2,788,043 47

Liabilities

Net provision for unpaid losses and claims		$13,058 79
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$2,144,629 91	
Unearned premium deposits		1,091,488 61
Administration expense		89 64
Taxes due and accrued		2,169 23
Total Liabilities		$1,106,806 27
Surplus of admitted assets over all liabilities		$1,681,237 20
Total		$2,788,043 47

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$48,196 69	$1,634,189 02
Deduct:		
Return premium deposits on cancelled business	6,336 15	243,362 72
Net premium deposits written	$41,860 54	$1,390,826 30
Reserve of unearned premium deposits:		
At beginning of year	40,837 07	1,118,369 65
At end of year	39,854 94	1,091,488 61
Decrease	$982 13	$26,881 04
Net premium deposits earned	$42,842 67	$1,417,707 34
Net losses incurred	1,880 57	77,682 22
Administration and other expenses:		
Administration	$79,564 93	
Directors' fees	1,440 00	
Legal	557 99	
Taxes and licenses	4,717 46	
Association fees, etc.	nil	
		$86,280 38
Net gain in underwriting		$1,253,744 74
Other Revenues:		
Interest dividends and rents earned	$120,942 56	
Profit on sale of investments	47,242 08	
		168,184 64
Other Expenditures:		
Decrease in market value of investments		17,556 25
Net gain for policyholders on operations for year		$1,404,373 13

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$1,607,035 33
Net gain on operations brought down	1,404,373 13
Total	$3,011,408 46
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	1,327,742 87
Balance	$1,683,665 59
Deduct:	
Assets not admitted	2,428 39
Surplus of admitted assets over all liabilities	$1,681,237 20

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$11,152,977 00	$79,186 13	$354,445,848 95	$2,168,582 93
Written or renewed during year	6,808,434 00	48,196 69	275,223,609 80	1,634,189 02
Total	$17,961,411 00	$127,382 82	$629,669,458 75	$3,802,771 95
Deduct cancelled and expired	6,832,239 00	51,832 91	264,564,862 48	1,658,142 04
Net in force Dec. 31, 1930	$11,129,172 00	$75,549 91	$365,104,596 27	$2,144,629 91

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times the cash premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$400,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$400,000.

Give classes of insurance written: Fire, Use and Occupancy, Sprinkler Leakage and Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year...	$804 19	$42 74	$65,254 87	$12,312 93
Expenses of adjustment and settlement of losses...............	19 64	nil	1,799 33	nil
Net losses paid.............	$823 83	$42 74	$67,054 20	$12,312 93
Deduct net claims outstanding at beginning of year.............	110 68	nil	12,875 24	1,868 46
Add net claims outstanding at end of year.....................	1,080 93	43 75	11,344 43	1,714 36
Net losses incurred.........	$1,794 08	$86 49	$65,523 39	$12,158 83

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province..................................	$41,860 54
Net losses paid in the Province..................................	866 57
Percentage..................................	2.07
Net premium deposits earned in the Province..................................	42,842 67
Net losses incurred in the Province..................................	1,880 57
Percentage..................................	4.39

FIREMEN'S MUTUAL INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President, Frederick T. Moses; Vice-Presidents, Charles G. Easton, Carl A. Moses, Max H. Matthes; Secretary, Charles G. Easton; Treasurer, Frederick T. Moses.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ont.

Directors.—Stephen O. Metcalf, Russell Grinnell, J. Arthur Atwood, Frank E. Richmond, Charles D. Owen, Edward C. Bucklin, Frederick T. Moses, John Omwake, William P. Chapin, Arthur G. Rumpf, John L. Wilds, Robert R. Jencks, Shelby M. Jett, Carl A. Moses.

Auditor.—Felix Hebert.

Organized.—1854. *Commenced Business.*—1854.

Commenced Business in Canada.—August, 1927. *In the Province.*—August, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens..................................		$347,500 00
Book value of bonds and debentures..................................		3,148,399 81
Book value of stocks..................................		2,475,522 60
Cash in banks and other depositories..................................		346,199 34
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930............	$139,894 34	
Written prior to October 1st, 1930.....................	3,565 04	
		143,459 38
Total Ledger Assets..................................		$6,461,081 13

Non-Ledger Assets

Interest—due, $13,362.67; accrued, $26,949.27		$40,311 94
Total Non-Ledger Assets		$40,311 94
Gross Assets		$6,501,393 07
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1st)	$3,565 04	
Book value of ledger assets over market value	350,180 96	
		$353,746 00
Total Admitted Assets		$6,147,647 07

Liabilities

Net provision for unpaid losses and claims		$26,904 11
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$5,239,064 73	
Unearned premium deposits		$2,755,006 62
Administration expense		6,034 81
Taxes due and accrued		17,084 00
Mortgage interest paid in advance		200 00
Total Liabilities		$2,805,229 54
Surplus of admitted assets over all liabilities		$3,342,417 53
Total		$6,147,647 07

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$100,504 18	$3,277,617 44
Deduct:		
Return premium deposits on cancelled business	14,154 38	622,028 94
Net premium deposits written	$86,349 80	$2,655,588 50
Reserve of unearned premium deposits:		
At beginning of year	88,512 64	2,842,227 26
At end of year	83,233 44	2,755,006 62
Decrease	$5,279 20	$87,220 64
Net premium deposits earned	$91,629 00	$2,742,809 14
Net losses incurred	3,627 01	159,156 74
Administration and other expenses:		
Administration	$159,710 60	
Legal	1,042 67	
Taxes and licenses	16,516 48	
Association Fees, etc.	114,755 67	
		292,025 42
Net gain in underwriting		$2,291,626 98
Other Revenues:		
Interest dividends and rents earned	$300,557 55	
Profit on sale of investments	71,617 35	
		372,174 90
Other Expenditures:		
Decrease in market value of investments	$420,346 93	
Loss on sale of investments	10,938 63	
Decrease book value assets by adjustment	60,055 10	
		491,340 66
Net gain for policyholders on operations for year		$2,172,461 22

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$3,539,337 71
Net gain on operations brought down	2,172,461 22
Total	$5,711,798 93
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	2,365,816 36
Balance	$3,345,982 57
Deduct:	
Assets not admitted	3,565 04
Surplus of admitted assets over all liabilities	$3,342,417 53

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	$25,230,119	$183,830 17	$829,486,798	$5,256,436 26
Written or renewed during year...	14,767,885	100,504 18	536,647,739	3,273,812 65
Total....................	$39,998,004	$284,334 35	$1,366,134,537	$8,530,248 91
Deduct cancelled and expired.....	13,574,226	102,331 72	500,824,274	3,294,559 58
Net in force Dec. 31st, 1930......	$26,423,778	182,003 63	$865,310,263	$5,235,689 33
Other Classes:				
Gross in force Dec. 31st, 1929....	nil	nil	632,043	$4,553 78
Written or renewed during year...	nil	nil	498,466	3,804 79
Total....................	nil	nil	$1,130,509	$8,358 57
Deduct cancelled and expired.....	nil	nil	722,394	4,983 17
Net in force Dec. 31st, 1930.. ..	nil	nil	$408,115	$3,375 40

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times the premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER. No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$465,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$465,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, and Windstorm.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year......	$2,475 46	$142 68	$133,443 12	$34,442 60
Expenses of adjustment and settlement of losses.................	nil	nil	4 94	nil
Net losses paid................	$2,475 46	$142 68	$133,448 06	$34,442 60
Deduct net claims outstanding at beginning of year.................	$254 30	nil	$29,925 67	$5,712 36
Add net claims outstanding at end of year......................	$1,225 17	$38 00	$23,605 34	$3,298 77
Net losses incurred...............	$3,446 33	$180 68	$127,127 73	$32,029 01

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province..................................	$86,349 80
Net losses paid in the Province..................................	2,618 14
Percentage..................................	3.03
Net premium deposits earned in the Province..................................	$91,629 00
Net losses incurred in the Province..................................	3,627 01
Percentage..................................	3.95

HOPE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

OFFICERS

President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Zechariah Chafee, Providence, R.I.; Franklin R. Johnson, Boston, Mass.; Charles C. Stover, Providence, R.I.; E. A. Moore, New Britain, Conn.; Paul T. Wise, New York; Frederick W. Easton, Pawtucket, R.I.; Charles E. Cotting, Boston, Mass.; Charles I. Rice, Hartford, Conn.; Frederick S. Chase, Waterbury, Conn.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Jr., Bristol, R.I.; Dexter Stevens, Pawtucket, R.I.

Auditors.—Felix Hebert, Providence, R.I.

Organized.—March, 1875.

Commenced Business.—April, 1875.

Commenced Business in Canada.—August, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$1,347,548 92
Book value of stocks		369,416 60
Cash on hand	$816 00	
Cash in banks and other depositories	95,922 49	96,738 49
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$32,853 76	
Written prior to October 1st, 1930	960 20	33,813 96
Total Ledger Assets		$1,847,517 97

Non-Ledger Assets

Interest accrued		$15,250 83
Total Non-Ledger Assets		$15,250 83
Gross Assets		$1,862,768 80
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1st)	$960 20	
Book value of ledger assets over market value	62,203 52	63,163 72
Total Admitted Assets		$1,799,605 08

Liabilities

Net provision for unpaid losses and claims		$4,727 32
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,455,890 53	
Unearned premium deposits		761,638 23
Administration expense		841 17
Taxes due and accrued		4,933 83
Total Liabilities		$772,140 55
Surplus of admitted assets over all liabilities		$1,027,464 53
Total		$1,799,605 08

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$33,207 47	$890,151 50
Deduct:		
Return premium deposits on cancelled business	4,629 22	179,836 44
Net premium deposits written	$28,578 25	$710,315 06
Reserve of unearned premium deposits:		
At beginning of year	$29,404 35	$807,406 93
At end of year	30,641 59	761,638 23
Increase and decrease	$1,237 24	$45,768 70
Net premium deposits earned	$27,341 01	$756,083 76
Net losses incurred	1,092 15	42,076 34
Administration and other expenses:		
Administration	$91,150 94	
Legal	417 74	
Taxes and licenses	5,016 29	96,584 97
Net gain in underwriting		$617,422 45
Other Revenues:		
Interest dividends and rents earned	$79,065 23	
Profit on sale of investments	14,910 05	
Canadian Exchange	62	93,975 90
Other Expenditures:		
Decrease in market value of investments	18,544 62	
Decrease by adjusting of book value of assets	4,338 44	22,883 06
Net gain for policyholders on operations for year		$688,515 29

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$997,939 45
Net gain on operations brought down	688,515 29
Total	$1,686,454 74
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	658,030 01
Balance	$1,028,424 73
Deduct:	
Ledger assets not admitted	960 20
Surplus of admitted assets over all liabilities	$1,027,464 53

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$8,678,596	$59,032 85	$226,201,882	$1,491,135 37
Written or renewed during year	4,813,025	33,207 47	137,838,064	890,151 50
Total	$13,491,621	$92,240 32	$364,039,946	$2,381,286 87
Deduct cancelled and expired	4,262,065	31,815 87	134,128,784	925,396 34
Net in force Dec. 31st, 1930	$9,229,556	$60,424 45	$229,911,162	$1,455,890 53

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times the premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.— No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.: One year, 94%; two years, 91.51%; three years, 85.87%; four years, 83.69%; five years, 76%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$125,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$125,000.

Give classes of insurance written: Fire, Windstorm, Sprinkler Leakage and Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$959 15	$87 65	$36,436 15	$10,280 65
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$959 15	$87 65	$36,436 15	$10,280 65
Deduct net claims outstanding at beginning of year	79 65	nil	8,274 80	1,092 98
Add net claims outstanding at end of year	$125 00	nil	$4,500 91	$226 41
Net losses incurred	$1,004 50	$87 65	$32,662 26	$9,414 08

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$28,578 25
Net losses paid in the Province	1,046 80
Percentage	3.66
Net premium deposits earned in the Province	27,341 01
Net losses incurred in the Province	1,092 15
Percentage	3.99

INDUSTRIAL MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

OFFICERS

President, Edwin N. Bartlett; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—William A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—E. H. Clapp, Boston, Mass.; W. B. Brophy, Boston, Mass.; J. P. Stevens, Newburyport, Mass.; E. F. Lewis, Lawrence, Mass.; J. O. Beebe, Boston, Mass.; A. H. Lowe, Fitchburg, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; C. A. Stone, New York, N.Y.; R. N. Fowler, Holyoke, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Mass.

Organized.—April 17, 1890.

Commenced business.—June 1, 1890.

Commenced business in Canada.—March 20, 1929. *In the Province.*—March 20, 1929.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$994,055 98
Book value of stocks		14,200 00
Cash in banks and other depositories		69,458 69
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$18,735 22	
Written prior to October 1st, 1930	1,021 06	
		19,756 28
Total Ledger Assets		$1,097,470 95
Non-Ledger Assets		
Interest accrued		$14,183 95
Market value of bonds and stocks over book value		27,614 02
Total Non-Ledger Assets		$41,797 97
Gross Assets		$1,139,268 92
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1st)		$1,021 06
Total Admitted Assets		$1,138,247 86

Liabilities

Net provision for unpaid losses and claims		$3,462 00
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$730,226 87	
Unearned premium deposits		364,534 11
Administration expense		967 71
Taxes due and accrued		987 06
Total Liabilities		$369,950 88
Surplus of admitted assets over all liabilities		$768,296 98
Total		$1,138,247 86

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$11,648 86	$494,967 76
Deduct:		
Return premium deposits on cancelled business	961 48	89,770 82
Net premium deposits written	$10,687 38	$405,196 94
Reserve of unearned premium deposits:		
At beginning of year	9,296 88	394,888 77
At end of year	9,614 37	364,534 11
Increase and decrease	$317 49	$30,354 66
Net premium deposits earned	$10,369 89	$435,551 60
Net losses incurred	269 74	19,535 79
Administration and other expenses:		
Administration	$35,430 44	
Directors fees	831 60	
Legal	176 69	
Taxes and licenses	1,494 39	
		37,933 12
Net gain in underwriting		$378,082 69

Other Revenues:		
Interest dividends and rents earned	$51,267 51	
Profit on sale of investments	13,660 50	
Increase in market value of investments	2,027 00	
		$66,955 01
Net gain for policyholders on operations for year		$445,037 70

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930	$712,334 27
Net gain on operations brought down	445,037 70
Total	$1,157,371 97
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	388,053 93
Balance	$769,318 04
Deduct:	
Assets not admitted	1,021 06
Surplus of admitted assets over all liabilities	$768,296 98

Risks and Premium Deposits

	In the Province		All Business	
Fire:	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force Dec. 31st, 1929	$2,782,134	$20,246 82	$111,044,323	$748,543 12
Written or renewed during year	1,563,556	11,648 86	75,695,799	494,546 41
Total	$4,345,690	$31,895 68	$186,740,122	$1,243,089 53
Deduct cancelled and expired	1,528,855	12,195 44	73,421,274	513,358 28
Net in force Dec. 31st, 1930	$2,816,835	$19,700 24	$113,318,848	$729,731 25
Other Classes:				
Gross in force Dec. 31st, 1929	nil	nil	$61,943	$572 42
Written or renewed during year	nil	nil	68,600	421 35
Total	nil	nil	$130,543	$993 77
Deduct cancelled and expired	nil	nil	70,525	498 15
Net in force Dec. 31st, 1930	nil	nil	60,018	$495 62

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—Yes, a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as expiration return of premium, viz.: One year, 95%; two years, 89.74%; three years, 84.69%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$50,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$50,000.

Give classes of insurance written: Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$207 22	$15 57	$16,540 06	$5,834 73
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$207 22	$15 57	$16,540 06	$5,834 73
Deduct net claims outstanding at beginning of year	11 05	nil	5,718 00	583 00
Add net claims outstanding at end of year	58 00	nil	3,181 00	281 00
Net losses incurred	$254 17	$15 57	$14,003 06	$5,532 73

Provincial Net Premium Deposits and Losses

Net premium deposit written in the Province	$10,687 38
Net losses paid in the Province	222 79
Percentage	2.08
Net premium deposits earned in the Province	$10,369 89
Net losses incurred in the Province	269 74
Percentage	2.60

KEYSTONE MUTUAL FIRE INSURANCE COMPANY

FRANKLIN TRUST BLDG., PHILADELPHIA, PA.

OFFICERS

President, F. A. Downes; Vice-Presidents, Simon Miller, H. P. Onyx; J. C. Rieg; Secretary, G. C. Hopson; Treasurer, F. A. Downes.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Frederick A. Downes, Philadelphia, Pa.; Conyers Read, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; Fayette R. Plumb, Philadelphia, Pa.; John R. Williams, Philadelphia, Pa.; J. A. Du Plesse, Avenal, N.J.; John C. Lowry, Philadelphia, Pa.; C. Addison Harris, Jr., Philadelphia, Pa.; Joseph Bancroft, Wilmington, Del.; Harry W. Koch, Huntingdon, Pa.

Auditors.—Ernst & Ernst, Philadelphia, Pa.

Organized.—December 31, 1884.

Commenced business.—January 1, 1885.

Commenced business in Canada.—October 21, 1927. *In the Province.*—October 21, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$749,809 17
Book value of stocks		31,250 00
Cash on hand	$9,108 66	
Cash in banks and other depositories	23,794 30	
		32,902 96
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930		24,587 92
Total Ledger Assets		$838,550 05

Non-Ledger Assets

Interest accrued	$12,591 38
Total Non-Ledger Assets	$12,591 38
Gross Assets	$851,141 43
Deduct Assets Not Admitted:	
Book value of ledger assets over market value	$32,899 17
Total Admitted Assets	$818,242 26

Liabilities

Net provision for unpaid losses and claims		$2,865 64
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$842,770 00	
Unearned premium deposits		432,882 40
Administration expense		300 00
Taxes due and accrued		2,200 00
Total Liabilities		$438,248 04
Surplus of admitted assets over all liabilities		$379,994 22
Total		$818,242 26

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$14,715 97	$618,898 43
Deduct:		
Return premium deposits on cancelled business	1,427 11	103,155 92
Net premiums deposits written	$13,288 86	$515,742 51
Reserve of unearned premium deposits:		
At beginning of year	$11,947 18	$444,554 57
At end of year	11,143 34	432,882 40
Decrease	$803 84	$11,672 17
Net premium deposits earned	$14,092 70	$527,414 68
Net losses incurred	441 61	23,712 52

Administration and other expenses:		
Administration	$55,890 52	
Directors' fees	2,880 00	
Legal	344 30	
Taxes and licenses	1,936 90	
Investment expense	1,332 70	
		62,384 42
Net gain in underwriting		$441,317 74
Other Revenues:		
Interest dividends and rents earned	$42,565 39	
Profit on sale of investments	4,659 15	
		47,224 54
Other Expenditures:		
Decrease in market value of investments	$22,639 19	
Loss on sale of investments	33 71	
		22,672 90
Net gain for policyholders on operations for year		$465,869 38

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$398,512 34
Net gain on operations brought down	465,869 38
Total	$864,381 72
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	484,387 50
Surplus of admitted assets over all liabilities	$379,994 22

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$3,304,221	$23,425 85	$123,066,201	$869,224 84
Written or renewed during year	1,992,740	14,715 97	89 036,484	618,898 43
Total	$5,296,961	$38,141 82	$212,102,685	$1,488,123 27
Deduct cancelled and expired	1,921,020	15,442 94	88,631,985	645,353 27
Net in force Dec. 31st, 1930	$3,375,941	$22,698 88	123,470,700	$842,770 00

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 86%; three years, 80%; four years, 72%; five years, 65%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$50,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$50,000.

Give class of insurance written: Fire (Sprinkler Leakage and Windstorm included).

Losses

	In the Province	All Business
	Fire	Fire
Gross claims paid during year	$452 66	$31,755 31
Expenses of adjustment and settlement of losses	nil	nil
Net losses paid	$452 66	$31,755 31
Deduct net claims at beginning of year	11 05	10,908 43
Add net claims outstanding at end of year	nil	2,865 64
Net losses incurred	$441 61	$23,712 52

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$13,288 86
Net losses paid in the Province	452 66
Percentage	3.45
Net premium deposits earned in the Province	14,092 70
Net losses inccured in the Province	441 61
Percentage	3.16

MANTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

OFFICERS

President, F. A. Downes; Vice-Presidents, Joseph Bancroft, J. C. Rieg, H. P. Onyx; Secretary, G. C. Hopson; Treasurer, F. A. Downes.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto.

Directors.—Simon Miller, F. A. Downes, J. A. White, Philadelphia, Pa.; Jos. Bancroft, Wilmington, Del.; J. R. Williams, J. E. Bromley, Philadelphia, Pa.; F. A. Weiss, Newark, N.J.; A. D. Smith, A. H. Vaux, F. B. Putt, J. A. Harris, Jr., Philadelphia, Pa.

Auditors.—Ernst & Ernst, Philadelphia, Pa.

Organized.—February 28, 1894. *Commenced Business.*—March 1, 1894.

Commenced Business in Canada.—October 21, 1927. *In the Province.*—October 21, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$691,477 57
Book value of stocks		13,400 00
Cash on hand	$2,602 24	
Cash in banks and other depositories	19,411 36	
		22,013 60
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930		21,728 50
Total Ledger Assets		$748,619 67

Non-Ledger Assets

Interest accrued	$11,185 94
Total Non-Ledger Assets	$11,185 94
Gross Assets	$759,805 61
Deduct Assets Not Admitted:	
Book value of ledger assets over market value	$21,907 57
Total Admitted Assets	$737,898 04

Liabilities

Net provision for unpaid losses and claims		$2,547 54
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$749,542 19	
Unearned premium deposits		385,313 69
Administration expense		200 00
Taxes due and accrued		1,800 00
Total Liabilities		$389,861 23
Surplus of admitted assets over all liabilities		$348,036 81
Total		$737,898 04

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$13,493 91	$567,614 14
Deduct:		
Return premium deposits on cancelled business	1,113 32	91,112 46
Net premium deposits written	$12,380 59	$476,501 68
Reserve of unearned premium deposits:		
At beginning of year	$9,878 44	$391,340 64
At end of year	10,003 52	385,313 69
Increase and decrease	$125 08	$6,026 95
Net premium deposits earned	$12,255 51	$482,528 63
Net losses incurred	409 92	19,425 48
Administration and other expenses:		
Administration	$49,301 58	
Directors' fees	2,880 00	
Legal	305 64	
Taxes and licenses	1,886 10	
Investment expense	1,154 07	
		55,527 39
Net gain in underwriting		$407,575 76

Income and Expenditures—*Continued*

Other Revenues:		
Interest dividends and rents earned	$37,284 04	
Profit on sale of investments	4,470 62	
		$41,754 66
Other Expenditures:		
Decrease in market value of investments	$10,869 37	
		10,869 37
Net gain for policyholders on operations for year		$438,461 05

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$356,859 78
Net gain on operations brought down	438,461 05
Total	$795,320 83
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	447,284 02
Surplus of admitted assets over all liabilities	$348,036 81

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929	$2,632,003	$19,486 08	$108,092,169	$771,269 00
Written or renewed during year	1,776,020	13,493 91	80,784,940	567,614 14
Total	$4,408,023	$32,979 99	$188,877,109	$1,338,883 14
Deduct cancelled and expired	1,641,315	13,800 25	80,188,143	589,340 95
Net in force, Dec. 31st, 1930	$2,766,708	$19,179 74	$108,688,966	$749,542 19

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 86%; three years, 80%; four years, 72%; five years, 65%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$50,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$50,000.

Give classes of insurance written: Fire (Sprinkler Leakage and Windstorm included).

Losses

	In the Province	All Business
	Fire	Fire
Gross claims paid during year	$420 97	$27,581 07
Expenses of adjustment and settlement of losses	nil	nil
Net losses paid	$420 97	$27,581 07
Deduct net claims outstanding at beginning of year	11 05	10,703 13
Add net claims outstanding at end of year	nil	2,547 54
Net losses incurred	$409 92	$19,425 48

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$12,380 59
Net losses paid in the Province	420 97
Percentage	3.44
Net premium deposits earned in the Province	12,255 51
Net losses incurred in the Province	409 92
Percentage	3.34

MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert, Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, No. 301 Ontario Bldg., Toronto, Ontario.

Directors.—Arnold B. Chase, Henry F. Lippitt, John R. Freeman, Jesse H. Metcalf, Samuel M. Nicholson, Henry D. Sharpe, Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; James R. MacColl, Providence, R.I.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chase, William Gammell, Jr., Providence, R.I.; Edmund C. Mayo (elected May 7, 1929), Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1835. *Commenced Business.*—1835.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$1,348,589 74
Book value of stocks		2,993,169 23
Cash on hand	$6,445 84	
Cash in banks and other depositories	271,664 20	
		278,110 04
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$72,900 89	
Written prior to October 1st, 1930	1,928 80	
		74,829 69
Total Ledger Assets		$4,694,698 70

Non-Ledger Assets

Interest due, $3,867.53; accrued, $13,690.37	$17,557 90
Market value of bonds and stocks over book value	489,909 03
Advanced to Adjustment Division for payment of small losses	1,803 00
Total Non-Ledger Assets	$509,269 93
Gross Assets	$5,203,968 63
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1)	$1,928 80
Funds advanced to Adjustment Division for payment of small losses	1,803 00
Total Admitted Assets	$5,200,236 83

Liabilities

Net provision for unpaid losses and claims		$17,059 22
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$3,675,886 37	
Unearned premium deposits		1,915,963 12
Administration expense		1,005 18
Taxes due and accrued		3,800 00
Total Liabilities		$1,937,827 52
Surplus of admitted assets over all liabilities		$3,262,409 31
Total		$5,200,236 83

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$73,251 33	$2,129,733 36
Deduct:		
Return premium deposits on cancelled business	13,818 56	457,152 74
Net premium deposits written	$59,432 77	$1,672,580 62
Reserve of unearned premium deposits:		
At beginning of year	71,970 45	2,010,363 83
At end of year	68,080 24	1,915,963 12
Decrease	$3,890 21	$94,400 71
Net premium deposits earned	$63,322 98	$1,766,981 33
Net losses incurred	2,303 33	113,573 89

Income and Expenditure—*Continued*

Administration and other expenses:		
Administration	$57,669 15	
Legal	1,171 91	
Taxes and licenses	14,013 75	
Association fees, etc.	111,936 32	
		$184,791 13
Net gain in underwriting		$1,468,616 31
Other Revenues:		
Interest dividends and rents earned	$259,574 68	
Profit on sale of investments	12,857 22	
		272,431 90
Other Expenditures:		
Decrease in difference between book value and market value of investments	$832,721 19	
		832,721 19
Net gain for policyholders on operations for year		$908,327 02

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$3,935,405 16
Net gain on operations brought down	908,327 02
Total	$4,843,732 18
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	1,579,394 07
Balance	$3,264,338 11
Deduct:	
Assets not admitted	1,928 80
Surplus of admitted assets over all liabilities	$3,262,409 31

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929	$23,842,088	$156,528 77	$590,530,293	$3,726,469 11
Written or renewed during year	11,155,733	73,237 33	342,269,096	2,126,312 65
Total	$34,997,821	$229,766 10	$932,799,389	$5,852,781 76
Deduct cancelled and expired	11,014,423	80,942 81	327,870,354	2,182,092 49
Net in force, Dec. 31st, 1930	$23,983,398	$148,823 29	$604,929,035	$3,670,689 27
Other Classes:				
Gross in force, Dec. 31st, 1929	$2,161	$43 22	$721,554	$5,901 08
Written or renewed during year	2,000	14 00	572,111	3,420 71
Total	$4,161	$57 22	$1,293,665	$9,321 79
Deduct cancelled and expired	2,161	43 22	600,542	4,124 69
Net in force, Dec. 31st, 1930	$2,000	$14 00	$693,123	$5,197 10

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$600,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$600,000.

Give classes of insurance written: Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on Manufacturing Properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,784 99	$214 21	$96,872 93	$22,385 59
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$1,784 99	$214 21	$96,872 93	$22,385 59
Deduct net claims outstanding at beginning of year	252 09	240 03	19,360 55	3,383 30
Add net claims outstanding at end of year	531 22	265 03	12,131 19	4,928 03
Net losses incurred	$2,064 12	$239 21	$89,643 57	$23,930 32

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$59,432 77
Net losses paid in the Province	1,999 20
Percentage	3.36
Net premium deposits earned in the Province	63,322 98
Net losses incurred in the Province	2,303 33
Percentage	3.64

MECHANICS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, 301 Ontario Bldg., Toronto, Ontario.

Directors.—Arnold B. Chase, Henry F. Lippitt, John R. Freeman, Jesse H. Metcalf, Samuel M. Nicholson, Henry D. Sharpe, Robert H. C. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; James R. MacColl, Providence, R.I.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chase, William Gammell, Jr., Providence, R.I.; Edmund C. Mayo (elected May 7, 1929), Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1871. *Commenced Business.*—1871.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$752,481 34
Book value of stocks		2,067,191 27
Cash in banks and other depositories		154,974 78
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$43,740 54	
Written prior to October 1st, 1930	1,157 28	
		44,897 82
Total Ledger Assets		$3,019,545 21

Non-Ledger Assets

Interest due, $2,700.67; accrued, $7,856.13	$10,556 80
Market value of bonds and stocks over book value	359,032 39
Funds advanced to Adjustment Division for prompt payment of small losses	1,080 00
Total Non-Ledger Assets	$370,669 19
Gross Assets	$3,390,214 40
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1st)	$1,157 28
Funds advanced Adjustment Division for prompt payment of small losses	1,080 00
Total Admitted Assets	$3,387,977 12

Liabilities

Net provision for unpaid losses and claims		$10,235 53
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$2,205,531 83	
Unearned premium deposits		$1,149,577 91
Administration expense		603 11
Taxes due and accrued		2,280 00
Total Liabilities		$1,162,696 55
Surplus of admitted assets over all liabilities		2,225,280 57
Total		$3,387,977 12

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$43,950 80	$1,277,840 01
Deduct:		
Return premium deposits on cancelled business	8,291 12	274,291 68
Net premium deposits written	$35,659 68	$1,003,548 33
Reserve of unearned premium deposits:		
At beginning of year	43,182 27	1,206,218 31
At end of year	40,848 16	1,149,577 91
Decrease	$2,334 11	$56,640 40
Net premium deposits earned	$37,993 79	$1,060,188 73
Net losses incurred	1,382 02	68,144 29
Administration and other expenses:		
Administration	$34,626 47	
Legal	703 70	
Taxes and licenses	9,689 46	
Association fees, etc.	67,161 75	
		112,181 38
Net gain in underwriting		$879,863 06
Other Revenues:		
Interest dividends and rents earned	$170,286 86	
Profit on sale of investments	24,538 95	
		194,825 81
Other Expenditures:		
Decrease in difference between book value and market value of investments	$549,520 10	
Decrease in book value of assets	25 75	
		549,545 85
Net gain for policyholders on operations for year		$525,143 02

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$2,648,931 27
Net gain on operations brought down	525,143 02
Total	$3,174,074 29
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	947,636 44
Balance	$2,226,437 85
Deduct:	
Assets not admitted	1,157 28
Surplus of admitted assets over all liabilities	$2,225,280 57

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929	$14,305,254	$93,917 26	$354,318,175	$2,235,881 50
Written or renewed during year	6,693,440	43,942 40	205,361,457	1,275,787 57
Total	$20,998,694	$137,859 66	$559,679,632	$3,511,669 07
Deduct cancelled and expired	6,608,655	48,565 69	196,722,211	1,309,255 49
Net in force, Dec. 31st, 1930	$14,390,039	$89,293 97	$362,957,421	$2,202,413 58
Other Classes:				
Gross in force, Dec. 31st, 1929	$1,296	$25 93	$432,933	$3,540 61
Written or renewed during year	1,200	8 40	343,267	2,052 44
Total	$2,496	$34 33	$776,200	$5,593 05
Deduct cancelled and expired	1,296	25 93	360,326	2,474 80
Net in force, Dec. 31st, 1930	$1,200	$8 40	$415,874	$3,118 25

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$350,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$350,000.

Give classes of insurance written: Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on Manufacturing Properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,071 00	$128 54	$58,123 73	$13,431 34
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$1,071 00	$128 54	$58,123 73	$13,431 34
Deducting net claims outstanding at beginning of year	151 26	144 02	11,616 32	2,029 99
Add net claims outstanding at end of year	318 74	159 02	7,278 71	2,956 82
Net losses incurred	$1,238 48	$143 54	$53,786 12	$14,358 17

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$35,659 68
Net losses paid in the Province	1,199 54
Percentage	3.36
Net premium deposits earned in the Province	37,993 79
Net losses incurred in the Province	1,382 02
Percentage	3.64

MERCANTILE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President, Frederick T. Moses; Vice-Presidents, Carl A. Moses, Max H. Matthes, C. G. Easton; Secretary, J. M. Legris; Treasurer, Frederick T. Moses.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Alfred U. Eddy, President Emeritus; William P. Chapin, Edward C. Bucklin, Frederick T. Moses, Edward W. Swift, William N. Reynolds, Arnold B. Chace, Stephen O. Metcalf, J. Arthur Atwood, Robert R. Jenks, Carl A. Moses, John L. Wilds.

Auditor.—Felix Hebert.

Organized.—1884. *Commenced Business.*—August, 1884.

Commenced Business in Canada.—August, 1927. *In the Province.*—August, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens		$55,500 00
Book value of bonds and debentures		430,289 15
Book value of stocks		666,961 91
Cash in banks and other depositories		56,585 07
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$29,451 44	
Written prior to October 1st, 1930	750 53	
		30,201 97
Total Ledger Assets		$1,239,538 10

Non-Ledger Assets

Interest due, $2,215.00; accrued, $4,626.88		$6,841 88
Total Non-Ledger Assets		$6,841 88
Gross Assets		$1,246,379 98
Deduct Assets Not Admitted:		
Bills receivable (business written prior to October 1st)	$750 53	
Book value of ledger assets over market value	135,241 06	
		$135,991 59
Total Admitted Assets		$1,110,388 39

Liabilities

Net provision for unpaid losses and claims		$5,664 02
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,102,960 99	
Unearned premium deposits		579,999 38
Administration expense		1,270 49
Taxes due and accrued		4,716 00
Total Liabilities		$591,649 89
Surplus of admitted assets over all liabilities		$518,738 50
Total		$1,110,388 39

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$21,158 77	$690,024 72
Deduct:		
Return premium deposits on cancelled business	2,979 87	130,152 38
Net premium deposits written	$18,178 90	$559,872 34
Reserve of unearned premium deposits:		
At beginning of year	18,657 02	598,363 61
At end of year	17,546 27	579,999 38
Decrease	$1,110 75	$18,364 23
Net premium deposits earned	$19,289 65	$578,236 57
Net losses incurred	763 58	33,506 72
Administration and other expenses:		
Administration	$41,736 95	
Legal	270 53	
Taxes and licenses	3,875 23	
Association fees, etc.	23,566 96	
		69,449 67
Net gain in underwriting		$475,280 18
Other Revenues:		
Interest dividends and rents earned	$59,986 60	
Profit on sale of investments	7,028 80	
		67,015 40
Other Expenditures:		
Decrease in market value of investments	$119,115 60	
Loss on sale of investments	3,900 00	
Loss from decrease in book value assets	1,677 55	
		124,693 15
Net gain for policyholders on operations for year		$417,602 43

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$600,754 28
Net gain on operations brought down	417,602 43
Total	$1,018,356 71
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	498,867 68
Balance	$519,489 03
Deduct:	
Ledger assets not admitted	750 53
Surplus of admitted assets over all liabilities	$518,738 50

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$5,378,229	$39,407 02	$174,628,799	$1,106,618 15
Written or renewed during year	3,109,029	21,158 77	112,978,473	689,223 71
Total	$8,487,258	$60,565 79	$287,607,272	$1,795,841 86
Deduct cancelled and expired	2,924,358	22,249 45	105,436,689	693,591 48
Net in force, Dec. 31st, 1930	$5,562,900	$38,316 34	$182,170,583	$1,102,250 38
Other Classes:				
Gross in force, Dec. 31st, 1929	nil	nil	$133,083	$958 70
Written or renewed during year	nil	nil	104,939	801 01
Total	nil	nil	$238,022	$1,759 71
Deduct cancelled and expired	nil	nil	152,083	1,049 10
Net in force, Dec. 31st, 1930	nil	nil	$85,939	$710 61

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times the premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$98,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$98,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$521 15	$30 04	$28,093 29	$7,251 08
Expenses of adjustment and settlement of losses	nil	nil	1 04	nil
Net losses paid	$521 15	30 04	$28,094 33	$7,251 08
Deduct net claims outstanding at beginning of year	53 54	nil	6,300 12	1,202 59
Add net claims outstanding at end of year	158 85	nil	4,969 54	694 48
Net losses incurred	$626 46	$30 04	$26,763 75	$6,742 97

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$18,178 90
Net losses paid in the Province	551 19
Percentage	3.03
Net premium deposits earned in the Province	19,289 65
Net losses incurred in the Province	763 58
Percentage	3.95

MERCHANTS' MUTUAL FIRE INSURANCE COMPANY

Head Office, Providence, R.I.

Officers

President, William B. McBee; Vice-President, Charles H. Smith; Secretary, Howard I. Lee; Treasurer, William B. McBee.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto.

Directors.—Charles H. Merriman, Providence, R.I.; Harvey A. Higgins, Cleveland, Ohio; William B. McBee, Providence, R.I.; Charles H. Newell, Providence, R.I.; Royal C. Taft, Providence, R.I.; Herbert G. Beede, Pawtucket, R.I.; Henry L. Tiffany, New Bedford, Mass.; Charles H. Smith, Providence, R.I.; Charles E. Patterson, Bridgeport, Conn.; Bennett E. Geer, Greenville, S.C.; George H. Wilcox, Meriden, Conn.; Thomas Bradshaw, Toronto, Ont.

Auditors.—Charles H. Merriman, Royal C. Taft.

Organized.—1874. *Commenced Business.*—1874.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$1,218,643 03
Book value of stocks		1,214,476 11
Cash in banks and other depositories		199,425 05
Written on or subsequent to October 1st, 1930	$46,057 57	
Written prior to October 1st, 1930	1,347 76	
		47,405 33
Total Ledger Assets		$2,679,949 52

Non-Ledger Assets

Interest due, $4,075.00; accrued, $13,158.88	$17,233 88
Market value of bonds and stocks over book value	126,032 86
Total Non-Ledger Assets	$143,266 74
Gross Assets	$2,823,216 26
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1st)	$1,347 76
Total Admitted Assets	$2,821,868 50

Liabilities

Net provisions for unpaid losses and claims		$11,360 20
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$2,048,032 74	
Unearned premium deposits		1,067,896 45
Administration expense		3,315 52
Taxes due and accrued		5,284 42
Total Liabilities		$1,087,856 59
Surplus of admitted assets over all liabilities		$1,734,011 91
Total		$2,821,868 50

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$42,704 20	$1,239,127 17
Deduct:		
Return premium deposits on cancelled business	11,454 59	242,000 41
Net premium deposits written	$31,249 61	$997,126 76
Reserve of unearned premium deposits:		
At beginning of year	$37,289 30	$1,114,167 89
At end of year	38,996 79	1,067,896 45
Increase and decrease	$1,707 49	$46,271 44
Net premium deposits earned	$29,542 12	$1,043,398 20
Net losses incurred	1,560 56	62,972 01
Administration and other expenses:		
Administration	$46,034 02	
Directors' fees	2,380 00	
Legal	563 89	
Taxes and licenses	6,393 20	
Association fees, etc., inspections and surveys	63,845 17	
		119,216 28
Net gain in underwriting		$861,209 91
Other Revenues:		
Interest dividends and rents earned	$137,921 60	
Profit on sale of investments	32,909 89	
		170,831 49
Other Expenditures:		
Decrease in market value of investments	$324,402 25	
Decrease in book value of ledger assets by adjustment	25,350 00	
		349,752 25
Net gain for policyholders on operations for year		$682,289 15

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$1,973,348 42
Net gain on operations brought down	682,289 15
Total	$2,655,637 57
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	920,277 90
Balance	$1,735,359 67
Deduct:	
Assets not admitted	1,347 76
Surplus of admitted assets over all liabilities	$1,734,011 91

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929	$12,218,588	$77,802 19	$331,254,566	$2,073,492 56
Written or renewed during year	6,201,411	42,704 20	202,616,977	1,237,572 24
Total	$18,419,999	$120,506 39	$533,871,543	$3,311,064 80
Deduct cancelled and expired	5,836,443	44,140 26	192,435,406	1,265,687 87
Net in force, Dec. 31st, 1930	$12,583,556	$76,366 13	$341,436,137	$2,045,376 93
Other Classes:				
Gross in force, Dec. 31st, 1929	nil	nil	$326,840	$2,991 00
Written or renewed during year	nil	nil	186,545	1,554 93
Total	nil	nil	$513,385	$4,545 93
Deduct cancelled and expired	nil	nil	235,570	1,890 12
Net in force, Dec. 31st, 1930	nil	nil	$277,815	$2,655 81

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times cash premium fixed by charter.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as unabsorbed premiums, dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 84%; four years, 79%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$85,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$85,000.

Give classes of insurance written: Fire, Windstorm, Sprinkler Leakage.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,014 11	$64 85	$54,220 23	$11,711 42
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$1,014 11	$64 85	$54,220 23	$11,711 42
Deduct net claims outstanding at beginning of year	186 64	nil	12,454 77	1,865 07
Add net claims outstanding at end of year	610 96	18 00	9,603 66	1,756 54
Net losses incurred	$1,438 43	$82 85	$51,369 12	$11,602 89

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$31,249 61
Net losses paid in the Province	1,078 96
Percentage	3.40
Net premium deposits earned in the Province	$29,542 12
Net losses incurred in the Province	1,560 56
Percentage	5.50

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 S. LA SALLE ST., CHICAGO, ILLINOIS

OFFICERS

President, H. N. Wade; Vice-Presidents, J. L. Wilds, E. A. Russell; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—H. N. Wade, Batavia, Ill.; Wm. Butterworth, Moline, Ill.; E. A. Russell, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; George E. Purdy, Rockford, Ill.; T. T. Moses, Providence, R.I.; F. L. Macomber, Chicago, Ill.; Walter S. Russell, Detroit, Mich.; Clayton Mark, Chicago, Ill.; H. R. Weesner, Minneapolois, Minn.; T. E. Donnelley, Chicago, Ill.

Auditors.—Buchanan, Shields & Co.

Organized.—September 9, 1895.

Commenced Business.—September 9, 1895.

Commenced Business in Canada.—October 10, 1927. *In the Province.*—October 10, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$883,774 45
Book value of stocks		76,422 88
Cash in banks and other depositories		81,858 09
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$36,773 35	
Written prior to October 1st, 1930	750 08	
		37,523 43
Total Ledger Assets		$1,079,578 85

Non-Ledger Assets

Interest accrued	$13,153 87
Total Non-Ledger Assets	$13,153 87
Gross Assets	$1,092,732 72
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1st)	$750 08
Book value of ledger assets over market value	8,639 83
	$9,389 91
Total Admitted Assets	$1,083,342 81

Liabilities

Net provision for unpaid losses and claims		$2,789 39
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$972,979 91	
Unearned premium deposits		511,939 79
Administration expense, accrued		4,105 32
Taxes due and accrued		3,000 00
Contingent Reserve Fund		35,500 00
Total Liabilities		$557,334 50
Surplus of admitted assets over all liabilities		$526,008 31
Total		$1,083,342 81

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$14,608 01	$610,202 34
Deduct:		
Return premium deposits on cancelled business	11,447 99	116,257 78
Net premium deposits written	$3,160 02	$493,944 56
Reserve of unearned premium deposits:		
At beginning of year	3,438 75	516,494 41
At end of year	3,275 20	511,939 79
Decrease	$163 55	$4,554 62
Net premium deposits earned	$3,323 57	$498,499 18
Net losses incurred	542 61	30,320 98

Income aed Expenditure—*Continued*

Administration and other expenses:		
Administration	$34,102 29	
Legal	650 85	
Taxes and licenses	4,185 79	
Rent	4,556 34	
Field survey expenses	11,006 50	
Association fees and inspections	14,866 61	
		$69,368 38
Net gain in underwriting		$398,809 82
Other Revenues:		
Interest dividends and rents earned	$52,983 15	
Profit on sale of investments	269 00	
		53,252 15
Other Expenditures:		
Decrease in market value of investments	$11,116 50	
Net gain for policyholders on operations for year		$440,945 47

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930		$507,758 39
Net gain on operations brought down		440,945 47
Total		$948,703 86
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	$413,553 04	
Increase in special reserves	8,392 43	
		421,945 47
Balance		$526,758 39
Deduct:		
Assets not admitted		750 08
Surplus of admitted assets over all liabilities		$526,008 31

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929	$465,819	$4,354 42	$144,418,403	$954,356 06
Written or renewed during year	1,493,985	10,253 59	95,165,761	610,202 34
Total	$1,959,804	$14,608 01	$239,584,164	$1,564,559 40
Deduct cancelled and expired	1,581,862	11,447 99	85,043,020	591,579 49
Net in force, Dec. 31st, 1930	$377,942	$3,160 02	$154,541,144	$972,979 91

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Policies issued with no co-insurance restrictions except under certain conditions when insured concurrent with other coverage under co-insurance clause.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 86%; three years, 80%; four years, 72%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$70,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$70,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Use and Occupancy, Windstorm.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$542 61	nil	$32,911 59	nil
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$542 61	nil	$32,911 59	nil
Deduct net claims outstanding at beginning of year	nil	nil	5,380 00	nil
Add net claims outstanding at end of year	nil	nil	2,789 39	nil
Net losses incurred	$542 61	nil	$30,320 98	nil

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$3,160 02
Net losses paid in the Province	540 61
Percentage	17.17
Net premium deposits earned in the Province	$3,323 51
Net losses incurred in the Province	542 61
Percentage	16.33

NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, F. T. Moses; Vice-Presidents, Carl A. Moses, Max H. Mathes, C. G. Easton, Secretary, J. M. Legris; Treasurer, F. T. Moses.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Alfred U. Eddy, *President Emeritus;* Stephen O. Metcalf, Arnold B. Chase, J. Arthur Atwood, Edward C. Bucklin, C. D. Owen, Frederick T. Moses, A. G. Rumpf, William N. Reynolds, John L. Wilds, William P. Chapin, Robert R. Jenks.

Auditor.—Felix Hebert, Providence, R.I.

Organized.—December 1, 1894. *Commenced Business.*—January 1, 1895.

Commenced Business in Canada.—August, 1927. *In the Province.*—August, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens		$14,500 00
Book value of bonds and debentures		192,678 70
Book value of stocks		377,216 65
Cash in banks and other depositories		28,472 72
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$14,725 76	
Written prior to October 1st, 1930	375 27	
		15,101 03
Total Ledger Assets		$627,969 10

Non-Ledger Assets

Interest due, $1,555.00; accrued, $1,625.90		$3,180 90
Total Non-Ledger Assets		$3,180 90
Gross Assets		$631,150 00
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1st)	$375 27	
Book value of bonds and stocks over market value	63,625 35	
		64,000 62
Total Admitted Assets		$567,149 38

Liabilities

Net provision for unpaid losses and claims		$2,832 01
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$551,480 50	
Unearned premium deposits		$290,004 42
Administration expense		635 24
Taxes due and accrued		2,430 00
Total Liabilities		$295,901 67
Surplus of admitted assets over all liabilities		$271,247 71
Total		$567,149 38

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$10,579 39	$345,012 36
Deduct:		
Return premium deposits on cancelled business	1,489 93	64,436 14
Net premium deposits written	$9,089 46	$280,576 22
Reserve of unearned premium deposits:		
At beginning of year	9,316 69	299,181 85
At end of year	8,794 05	290,004 42
Decrease	$522 64	$9,177 43
Net premium deposits earned	$9,612 10	$289,753 65
Net losses incurred	381 79	16,753 34
Administration and other expenses:		
Administration	$21,235 57	
Legal	136 03	
Taxes and licenses	2,196 43	
Association fees, etc	11,758 94	
		35,326 97
Net gain in underwriting		$237,673 34
Other Revenues:		
Interest dividends and rents earned	$29,673 85	
Profit on sale of investments	2,946 86	
		32,620 71
Other Expenditures:		
Decrease in market value of investments	$62,471 39	
Loss on sale of investments	1,131 50	
Decreases by adjustment, book value securities	1,677 55	
		65,280 44
Net gain for policyholders on operations for year		$205,013 61

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$316,683 22
Net gain on operations brought down	205,013 61
Total	$521,696 83
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	250,073 85
Balance	$271,622 98
Deduct:	
Assets, ledger, not admitted	375 27
Surplus of admitted assets over all liabilities	$271,247 71

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
			ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Premium Deposits
ire:				
Gross in force, Dec. 31st, 1929	$2,691,916	$19,504 57	$87,314,401	$553,309 09
Written or renewed during year	1,554,514	10,579 39	56,489,236	344,611 85
Total	$4,246,430	$30,083 96	$143,803,637	$897,920 94
Deduct cancelled and expired	1,464,980	10,925 79	52,718,347	346,795 75
Net in force, Dec. 31st, 1930	$2,781,450	$19,158 17	$91,085,290	$551,125 19
Other classes:				
Gross in force, Dec. 31st, 1929	nil	nil	$66,540	$479 34
Written or renewed during year	nil	nil	52,470	400 51
Total	nil	nil	$119,010	$879 85
Deduct cancelled and expired	nil	nil	76,039	524 54
Net in force, Dec. 31st, 1930	nil	nil	$42,971	$355 31

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times the premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$49,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$49,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Windstorm and Lightning.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$260 58	$15 02	$14,046 66	$3,625 53
Expenses of adjustment and settlement of losses	nil	nil	52	nil
Net losses paid	$260 58	$15 02	$14,047 18	$3,625 53
Deduct net claims outstanding at beginning of year	26 77	nil	3,150 08	601 30
Add net claims outstanding at end of year	132 96	nil	2,484 77	347 24
Net losses incurred	$366 77	$15 02	$13,381 87	$3,371 47

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$9,089 46
Net losses paid in the Province	275 60
Percentage	3.03
Net premium deposits earned in the Province	$8,794 05
Net losses incurred in the Province	381 79
Percentage	4.34

NATIONAL MUTUAL ASSURANCE COMPANY

HEAD OFFICE, FRANKLIN TRUST BUILDING, PHILADELPHIA, PA.

OFFICERS

President, F. A. Downes; Vice-Presidents, H. P. Ouepe, J. C. Rieg; Secretary, G. C. Hopson; Treasurer, F. A. Downes.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—F. A. Downes, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; J. R. Williams, Philadelphia, Pa.; J. P. Truitt, Jr., Philadelphia, Pa.; F. A. Weiss, Newark, N.J.; Wm. D. Whitaker, Philadelphia, Pa.; E. G. Weber, Philadelphia, Pa.; J. B. Knipe, Philadelphia, Pa.; Jas. Bancroft, Wilmington, Del.; C. S. Redding, Philadelphia, Pa.

Auditors.—Ernst & Ernst, Philadelphia, Pa.

Organized.—December 31, 1901.

Commenced Business.—January 1, 1902.

Commenced Business in Canada.—October 21, 1927. *In the Province.*—October 21, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$235,994 37
Book value of stocks		6,700 00
Cash on hand	$854 70	
Cash in banks and other depositories	7,146 44	
		8,001 14
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930		27,151 07
Total Ledger Assets		$277,846 58

Non-Ledger Assets

Interest accrued	$3,852 45
Total Non-Ledger Assets	$3,852 45
Gross Assets	$281,699 03
Deduct Assets Not Admitted:	
Book value of ledger assets over market value	$10,524 37
Total Admitted Assets	$271,174 66

Liabilities

Net provision for unpaid losses and claims		$941 61
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$286,636 96	
Unearned premium deposits		146,463 66
Administration expense		100 00
Taxes due and accrued		1,000 00
Total Liabilities		$148,505 27
Surplus of admitted assets over all liabilities		$122,669 39
Total		$271,174 66

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$4,315 68	$239,279 07
Deduct:		
Return premium deposits on cancelled business	303 47	40,654 18
Net premium deposits written	$4,012 21	$198,624 89
Reserve of unearned premium deposits:		
At beginning of year	3,032 84	146,823 45
At end of year	4,086 85	146,463 66
Increase and decrease	$1,054 01	$359 79
Net premium deposits earned	2,958 20	198,984 68
Net losses incurred	$132 41	$10,230 31
Administration and other expenses:		
Administration	$18,556 62	
Directors' fees	2,880 00	
Legal	128 95	
Taxes and licenses	1,015 16	
Association fees, etc.	4,911 78	
Investment expenses	361 51	27,854 02
Net gain in underwriting		$160,900 35
Other Revenues:		
Interest dividends and rents earned	$13,073 44	
Profit on sale of investments	2,386 40	
Agents' balances preventing closed off	2,858 90	18,318 74
Other Expenditures:		
Decrease in market value of investments	$6,372 65	
Loss on sale of investments	11 25	6,383 90
Net gain for policyholders on operations for year		$172,835 19

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$122,043 83
Net gain on operations brought down	172,835 19
Total	$294,879 02
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	172,209 63
Surplus of admitted assets over all liabilities	$122,669 39

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929....	$764,015	$5,958 43	$39,652,758	$288,250 50
Written or renewed during year...	554,809	4,315 68	32,459,021	239,279 07
Total.....................	$1,318,824	$10,274 11	$72,111,779	$527,529 57
Deduct cancelled and expired.....	634,198	5,269 64	32,158,585	240,892 62
Net in force, Dec. 31st, 1930.....	$684,626	$5,004 47	$39,953,194	$286,636 95

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 92%; two years, 84%; three years, 75%; four years, 67%; five years, 61%.

What is the largest gross aggregate insured in any one hazard?

Answer.—$20,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$20,000.

Give classes of insurance written: Fire (Sprinkler Leakage and Windstorm included in Fire Policies).

Losses

	In the Province	All Business
	Fire	Fire
Gross claims paid during year..........	$132 41	$13,321 61
Expenses of adjustment and settlement of losses..........	nil	nil
Total..........	$132 41	$13,321 61
Less reinsurance on losses paid during year..........	nil	nil
Net losses paid..........	$132 41	$13,321 61
Deduct net claims outstanding at beginning of year..........	nil	4,032 91
Add net claims outstanding at end of year..........	nil	941 61
Net losses incurred..........	$132 41	$10,230 31

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province..........	$4,012 21
Net losses paid in the Province..........	132 41
Percentage..........	3.30
Net premium deposits earned in the Province..........	$2,958 20
Net losses incurred in the Province..........	132 41
Percentage..........	4.70

PAPER MILL MUTUAL INSURANCE COMPANY

Head Office, 185 Franklin St., Boston, Mass., U.S.A.

Officers

President, D. W. Lane; Vice-President, Waldo E. Pratt; Secretary, Geo. H. Gibson; Treasurer, D. W. Lane.

Chief Agent in the Province.—William A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—A. H. Lowe, Fitchburg, Mass.; Charles Walcott, Boston, Mass.; R. P. Snelling, Boston, Mass.; Nathaniel F. Ayer, Boston, Mass.; Ellison A. Smyth, Flat Rock, N.C.; Walter C. Heath, Newark, N.J.; Waldo E. Pratt, Boston, Mass.; Harry L. Bailey, Boston, Mass.; David W. Lane, Boston, Mass.; Barlow Crocker, Fitchburg, Mass.; Albert L. Scott, Boston, Mass.; George E. Spofford, Augusta, Me.; H. DeForest Lockwood, Boston, Mass.; James Duncan Phillips, Boston, Mass.

Auditor.—Willard Dow, Boston, Mass.

Organized.—1886. *Commenced Business.*—1887.

Commenced Business in Canada.—August, 1927. *In the Province.*—August, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$690,986 65
Book value of stocks		17,700 00
Cash on hand	$14 28	
Cash in banks and other depositories	62,178 00	62,192 28
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$24,181 43	
Written prior to October 1st, 1930	588 60	24,770 03
Total Ledger Assets		$795,648 96

Non-Ledger Assets

Interest accrued	$10,732 00
Market value of bonds and stocks over book value	22,563 35
Total Non-Ledger Assets	$33,295 35
Gross Assets	$828,944 31
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1st)	$588 60
Total Admitted Assets	$828,355 71

Liabilities

Net provision for unpaid losses and claims		$2,354 92
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$616,784 06	
Unearned premium deposits		303,879 12
Administration expense		700 00
Taxes due and accrued		450 00
Total Liabilities		$307,384 04
Surplus of admitted assets over all liabilities		$520,971 67
Total		$828,355 71

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$13,757 84	$487,746 31
Deduct:		
Return premium deposits on cancelled business	1,769 15	65,504 12
Net premium deposits written	$11,988 69	$422,242 19
Reserve of unearned premium deposits:		
At beginning of year	$9,504 14	$324,281 52
At end of year	8,628 02	303,879 12
Decrease	$876 12	$20,402 40
Net premium deposits earned	$11,112 57	$442,644 59
Net losses incurred	533 26	21,425 25
Administration and other expenses:		
Administration	$24,338 44	
Directors' fees	660 00	
Legal	136 99	
Taxes and licenses	2,074 09	
Association fees, etc.	13,705 48	40,915 00
Net gain in underwriting		$380,304 34
Other Revenues:		
Interest dividends and rents earned	$37,201 26	
Increase in market value of investments	6,970 55	
Profit on sale of investments	4,239 88	48,411 69
Net gain for policyholders on operations for year		$428,716 03

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$497,786 12
Net gain on operations brought down	428,716 03
Total	$926,502 15
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	404,941 88
Balance	$521,560 27
Deduct:	
Assets not admitted	588 60
Surplus of admitted assets over all liabilities	$520,971 67

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929	$3,606,443	$19,359 88	$103,469,091	$638,095 62
Written or renewed during year	1,840,172	13,757 84	81,030,001	487,746 31
Total	$5,446,615	$33,117 72	$184,499,092	$1,125,841 93
Deduct cancelled and expired	1,744,339	13,921 10	80,855,334	509,093 87
Net in force, Dec. 31st, 1930	$3,702,276	$19,196 62	$103,643,758	$616,748 06

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$100,000

What is the largest net aggregate amount insured in any one hazard?

Answer.—$100,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Windstorm, Use and Occupancy.

Losses

	In the Province		All Business	
	Fire	Other classes	Fire	Other Classes
Gross claims paid during year	$212 04	nil	$18,145 88	$5,713 98
Expenses of adjustment and settlement of losses	nil	nil	625 00	nil
Net losses paid	$212 04	nil	$18,770 88	$5,713 98
Deduct net claims outstanding at beginning of year	52 00	nil	5,414 53	nil
Add net claims outstanding at end of year	355 22	18 00	2,202 72	152 20
Net losses incurred	$515 26	$18 00	$15,559 07	$5,866 18

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$11,988 69
Net losses paid in the Province	212 04
Percentage	1.77
Net premium deposits earned in the Province	11,112 57
Net losses incurred in the Province	533 26
Percentage	4.80

PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 911 COMMERCIAL TRUST BLDG., PHILADELPHIA, PA.

OFFICERS

President, E. I. Atlee; Vice-President, R. H. Morris; Secretary, R. L. Hudson; Treasurer, E. I. Atlee.

Chief Agent in the Province.—W. A. Young, 97 Spencer Avenue, Toronto, Ontario.

Directors.—Jacob Disston, Philadelphia, Pa.; John R. Freeman, Providence, R.I.; Edwin I. Atlee, Philadelphia, Pa.; Charles W. Asbury, Philadelphia, Pa.; Grahame Wood, Philadelphia, Pa.; Samuel M. Vauclain, Philadelphia, Pa.; Walter H. Rossmassler, Philadelphia, Pa.; Louis J. Kolb, Philadelphia, Pa.; Walter Erben, Philadelphia, Pa.; Richard H. Morris, Philadelphia, Pa.; Charles E. Brinley, Philadelphia, Pa.; George V. MacKinnon, Philadelphia, Pa.

Auditors.—Goldsmith's, Inc., Philadelphia, Pa.

Organized.—August 23, 1880.

Commenced Business.—November 1, 1880.

Commenced Business in Canada.—September 8, 1927. *In the Province.*—September 8, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$1,245,710 88
Book value of stocks		351,740 22
Cash on hand	$1,560 67	
Cash in banks and other depositories	134,051 43	
		135,612 10
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$43,965 19	
Written prior to October 1st, 1930	1,562 12	
		45,527 31
Total Ledger Assets		$1,778,590 51
Non-Ledger Assets		
Interest accrued		$17,051 57
Market value of bonds and stocks over book value		90,809 88
Total Non-Ledger Assets		$107,861 45
Gross Assets		$1,886,451 96
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1st)		$1,562 12
Total Admitted Assets		$1,884,889 84

Liabilities

Net provision for unpaid losses and claims		$8,944 71
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,633,979 21	
Unearned premium deposits		822,932 56
Taxes due and accrued		1,344 10
Bills due and accrued		231 59
Total Liabilities		$833,452 96
Surplus of admitted assets over all liabilities		$1,051,436 88
Total		$1,884,889 84

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$32,257 30	$1,027,509 79
Deduct:		
Return premium deposits on cancelled business	3,567 75	198,580 22
Net premium deposits written	$28,689 55	$828,929 57
Reserve of unearned premium deposits:		
At beginning of year	25,204 74	883,275 61
At end of year	27,759 98	822,932 56
Increase and decrease	$2,555 24	$60,343 05
Net premium deposits earned	$26,134 31	$889,272 62
Net losses incurred	733 73	45,140 20

Income and Expenditure—*Continued*

Administration and other expenses:		
Administration	$59,903 58	
Directors' fees	1,620 00	
Legal	409 24	
Taxes and licenses	2,271 35	
Association fees, etc., inspections	57,300 65	
Rent	7,589 50	
Furniture and fixtures	562 70	
Postage, telegraph, telephone, etc.	1,361 11	
Advertising and subscriptions	454 86	
Printing and stationery	2,941 13	
		$134,414 12
Net gain in underwriting		$709,718 30
Other Revenues:		
Interest dividends and rents earned	$91,680 50	
Profit on sale of investments	434 06	
		92,114 56
Other Expenditures:		
Decrease in market value of investments		78,684 58
Net gain for policyholders on operations for year		$723,148 28

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$1,091,679 83
Net gain on operations brought down	723,148 28
Total	$1,814,828 11
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	761,829 11
Balance	$1,052,999 00
Deduct:	
Assets not admitted	1,562 12
Surplus of admitted assets over all liabilities	$1,051,436 88

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$7,655,844	$52,397 96	$251,377,008	$1,674,107 07
Written or renewed during year	4,116,348	32,257 30	156,110,727	1,027,509 79
Total	$11,772,192	$84,655 26	$407,487,735	$2,701,616 86
Deduct cancelled and expired	3,638,306	29,537 22	151,683,371	1,067,637 65
Net in force Dec. 31st, 1930	$8,133,886	$55,118 04	$255,804,364	$1,633,979 21

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.: One year, 94%; two years, 88%; three years, 81%; four years, 74%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$175,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$175,000.

Give classes of insurance written: Fire.

Losses

	In the Province	All Business
	Fire	Fire
Gross claims paid during year	$785 17	$50,445 95
Expenses of adjustment and settlement of losses	nil	nil
Net losses paid	$785 17	$50,445 95
Deduct net claims outstanding at beginning of year	56 44	14,250 46
Add net claims outstanding at end of year	5 00	8,944 71
Net losses incurred	$733 73	45,140 20

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$28,689 55
Net losses paid in the Province	785 17
Percentage	2 73
Net premium deposits earned in the Province	26,134 31
Net losses incurred in the Province	733 73
Percentage	2 80

PROTECTION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 SO. LA SALLE ST., CHICAGO, ILLINOIS

OFFICERS

President, H. N. Wade; Vice-Presidents, John L. Wilde, Clayton Mark; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—W. A. Young, 97 Spencer Avenue, Toronto.

Directors.—H. N. Wade, Batavia, Ill.; E. A. Russell, Chicago, Ill.; F. L. Maconcher, Chicago, Ill.; H. R. Wiesner, Minneapolis, Minn.; Clayton Mark, Chicago, Ill.; J. L. Wilde, Chicago, Il .; George E. Purdy, Rockford, Ill.; Wm. Butterworth, Moline, Ill.; Walter S. Russel, Detroit, Mich.; F. T. Moses, Providence, R.I.; T. E. Donnelley, Chicago, Ill.

Auditors.—Buchanan, Shields & Co., Chicago, Ill.

Organized.—August 31, 1887. *Commenced Business.*—September, 1887.

Commenced Business in Canada.—October 10, 1927. *In the Province.*—October 10, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens		$18,000 00
Book value of bonds and debentures		1,339,819 68
Book value of stocks		74,362 50
Cash on hand	$15 00	
Cash in banks and other depositories	152,385 85	
		152,400 85
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$55,159 98	
Written prior to October 1st, 1930	1,125 11	
		56,285 09
Mill Owners' Mutual Fire Insurance Company		4,105 32
Total Ledger Assets		$1,644,973 44

Non-Ledger Assets

Interest due, $20,708.68; accrued, $180.00		$20,888 68
Total Non-Ledger Assets		$20,888 68
Gross Assets		$1,665,862 12
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1st)	$1,125 11	
Book value of Bonds over market value	2,227 18	
		$3,352 29
Total Admitted Assets		$1,662,509 83

Liabilities

Net provision for unpaid losses and claims		$4,186 59
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,459,525 75	
Unearned premium deposits		767,926 47
Administration expense		4,700 00
Contingent Reserve Fund		49,500 00
Total Liabilities		$826,313 06
Surplus of admitted assets over all liabilities		$836,196 77
Total		$1,662,509 83

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$15,984 16	$915,304 48
Deduct:		
Return premium deposits on cancelled business	11,576 80	174,365 68
Net premium deposits written	$4,407 36	$740,938 80
Reserve of unearned premium deposits:		
At beginning of year	5,645 56	775,879 43
At end of year	4,843 25	767,926 47
Decrease	$802 31	$7,952 96
Net premium deposits earned	$5,209 67	$748,891 76
Net losses incurred	813 93	45,587 89
Administration and other expenses:		
Administration	$95,959 57	
Legal	994 34	
Taxes and licenses	5,261 40	
		102,215 31
Net gain in underwriting		$601,088 56
Other Revenues:		
Interest dividends and rents earned	$77,702 95	
Profit on sale of investments	453 00	
		78,155 95
Other Expenditures:		
Decrease in market value of investments	$1,256 75	
Net gain for policyholders on operations for year		$677,987 76

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	$794,125 95
Net gain on operations brought down	677,987 76
Total	$1,472,113 71
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	$625,399 49
Increase in special reserve	9,392 34
	$634,791 83
Balance	837,321 88
Deduct:	
Assets not admitted	1,125 11
Surplus of admitted assets over all liabilities	$836,196 77

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$581,367	$5,927 84	$217,515,523	$1,437,929 04
Written or renewed during year	2,939,707	15,984 16	142,748,641	915,304 48
Total	$3,521,074	$21,912 00	$360,264,164	$2,353,233 52
Deduct cancelled and expired	3,011,093	17,504 64	128,444,458	893,707 77
Net in force Dec. 31st, 1930	$509,981	$4,407 36	$231,819,706	$1,459,525 75

Miscellaneous

To what extent is the liability of policyholders limited? $150,000.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.: one year, 93%; two years, 86%; three years, 80%; four years, 72%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$150,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$150,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Use and Occupancy, Tornado.

Losses

	In the Province	All Business
	Fire	Fire
Gross claims paid during year	$813 93	$45,271 30
Expenses of adjustment and settlement of losses	nil	nil
Net losses paid	$813 93	$45,271 30
Deduct net claims outstanding at beginning of year	nil	3,870 00
Add net claims outstanding at end of year	nil	4,186 59
Net losses incurred	$813 93	$45,587 89

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$4,407 36
Net losses paid in the Province	813 93
Percentage	18.47
Net premium deposits earned in the Province	$5,209 67
Net losses incurred in the Province	813 93
Percentage	15.62

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree; Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, 301 Ontario Bldg., Toronto, Ont., Canada.

Directors.—Arnold B. Chace, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Malcolm G. Chace, Providence, R.I.; Henry F. Lippit, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; William Gammell, Jr., Providence, R.I.; John R. Freeman, Providence, R.I.; James R. MacColl, Providence, R.I.; Edward C. Mayo (elected May 7, 1929), Providence, R.I.; Jesse H. Metcalf, Providence, R.I.; A. O. Dawson, Montreal, Canada; Samuel M. Nicholson, Providence, R.I.; John H. Goss, Waterbury, Conn.; Henry D. Sharpe, Providence, R.I.; Charles O. Richardson, Boston, Mass.

Auditor.—Felix Hebert, Turks Head Bldg., Providence, R.I.

Organized.—1848. *Commenced Business.*—1848.

Commenced Business in Canada.—August 7, 1927. *In the Province.*—August 7, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$1,291,172 95
Book value of stocks		3,243,152 54
Cash in banks and other depositories		272,917 89
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$72,900 91	
Written prior to October 1st, 1930	1,928 80	
		74,829 71
Total Ledger Assets		$4,882,073 09
Non-Ledger Assets		
Interest—due, $4,587.90; accrued, $13,574.03		$18,161 93
Market value of bonds and stocks over book value		623,931 51
Funds advanced to Adjustment Division for prompt payment of small losses		1,803 00
Total Non-Ledger Assets		$643,896 44
Gross Assets		$5,525,969 53
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1st)		$1,928 80
Funds advanced to Adjustment Division for prompt payment of small losses		1,803 00
		$3,731 80
Total Admitted Assets		$5,522,237 73

Liabilities

Net provision for unpaid losses and claims		$17,059 22
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$3,675,886 37	
Unearned premium deposits		1,915,963 12
Administration expense		1,005 18
Taxes due and accrued		3,800 00
Total Liabilities		$1,937,827 52
Surplus of admitted assets over all liabilities		$3,584,410 21
Total		$5,522,237 73

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$73,251 33	$2,129,733 36
Deduct:		
Return premium deposits on cancelled business	13,818 55	457,152 75
Net premium deposits written	$59,432 78	$1,672,580 61
Reserve of unearned premium deposits:		
At beginning of year	$71,970 45	$2,010,363 83
At end of year	68,080 25	1,915,963 12
Decrease	$3,890 20	$94,400 71
Net premium deposits earned	$63,322 98	$1,766,981 32
Net losses incurred	2,303 33	113,573 88
Administration and other expenses:		
Administration	$57,670 13	
Legal	1,171 91	
Taxes and licenses	15,815 77	
Association fees, etc.	111,936 32	
		186,594 13
Net gain in underwriting		$1,466,813 31
Other Revenues:		
Interest dividends and rents earned	$277,663 73	
Profit on sale of investments	8,748 16	
		286,411 89
Other Expenditures:		
Decrease in difference between book value and market value of investments	$964,370 32	
Decrease in book value of assets	30 00	
		964,400 32
Net gain for policyholders on operations for year		$788,824 88

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930	$4,376,908 20
Net gain on operations brought down	788,824 88
Total	$5,165,733 08
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	$1,579,394 07
Balance	$3,586,339 01
Deduct:	
Assets not admitted	1,928 80
Surplus of admitted assets over all liabilities	$3,584,410 21

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$23,842,088	$156,528 77	$590,530,293	$3,726,469 11
Written or renewed during year	11,155,733	73,237 33	342,269,096	$2,126,312 65
Total	$34,997,821	$229,766 10	$932,799,389	$5,852,781 76
Deduct cancelled and expired	11,014,423	80,942 81	327,870,354	$2,182,092 49
Net in force Dec. 31st, 1930	$23,983,398	$148,823 29	$604,929,035	$3,670,689 27
Other Classes:				
Gross in force Dec. 31st, 1929	$2,161	$43 22	$721,554	$5,901 08
Written or renewed during year	2,000	14 00	572,111	3,420 71
Total	$4,161	$57 22	$1,293,665	$9,321 79
Deduct cancelled and expired	2,161	43 22	600,542	4,124 69
Net in force Dec. 31st, 1930	$2,000	$14 00	$693,123	$5,197 10

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$600,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$600,000.

Give classes of insurance written: Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on Manufacturing Properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,784 99	$214 21	$96,872 93	$22,385 59
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$1,784 99	$214 21	$96,872 93	$22,385 59
Deduct net claims outstanding at beginning of year	252 09	240 03	19,360 55	3,383 31
Add net claims outstanding at end of year	531 22	265 03	12,131 19	4,928 03
Net losses incurred	$2,064 12	$239 21	$89,643 57	$23,930 31

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$59,432 78
Net losses paid in the Province	1,999 20
Percentage	3.36
Net premium deposits earned in the Province	63,322 98
Net losses incurred in the Province	2,303 33
Percentage	3.64

RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASSACHUSETS

OFFICERS

President, Arthur H. Lowe; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—William A. Young, 97 Spencer Avenue, Toronto, Ontario.

Directors.—A. H. Lowe, Fitchburg, Mass.; E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; J. O. Beebe, Boston, Mass.; E. F. Lewis, Lawrence, Mass.; E. H. Clapp, Boston, Mass.; J. K. Milliken, North Dighton, Mass.; C. A. Stone, New York, N.Y.; C. N. Stoddard, Greenfield, Mass.; J. P. Stevens, Newburyport, Mass.; R. N. Fowler, Holyoke, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Massachusetts.

Organized—November 4, 1884. *Commenced Business.*—January 15, 1885.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$1,749,149 77
Book value of stocks		28,400 00
Cash in banks and other depositories		125,362 05
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$36,520 53	
Written prior to October 1st, 1930	1,990 34	
		38,510 87
Total Ledger Assets		$1,941,422 69

Non-Ledger Assets

Interest accrued	$25,068 77
Market value of bonds and stocks over book value	48,030 23
Total Non-Ledger Assets	$73,099 00
Gross Assets	$2,014,521 69
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1)	$1,990 34
Total Admitted Assets	$2,012,531 35

Liabilities

Net provision for unpaid losses and claims		$6,744 00
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,374,889 90	
Unearned premium deposits		693,066 32
Administration expense		1,935 41
Taxes due and accrued		1,684 98
Total Liabilities		$703,430 71
Surplus of admitted assets over all liabilities		$1,309,100 64
Total		$2,012,531 35

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$24,227 57	$938,031 92
Deduct:		
Return premium deposits on cancelled business	2,488 41	166,007 10
Net premium deposits written	$21,739 16	$772,024 82
Reserve of unearned premium deposits:		
At beginning of year	18,935 89	732,385 75
At end of year	19,515 24	693,066 32
Increase and decrease	$579 35	$39,319 43
Net premium deposits earned	$21,159 81	$811,344 25
Net losses incurred	599 64	40,458 44
Administration and other expenses:		
Administration	$65,030 37	
Directors' fees	831 66	
Legal	331 20	
Taxes and licenses	2,429 81	
		68,623 04
Net gain in underwriting		$702,262 77
Other Revenues:		
Interest dividends and rents earned	$91,386 49	
Increase in market value of investments	16,840 25	
Profit on sale of investments	2,346 00	
		110,572 74
Other Expenditures:		
Net gain for policyholders on operations for year		$812,835 51

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930	$1,224,738 39
Net gain on operations brought down	812,835 51
Total	$2,037,573 90
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	726,482 92
Balance	$1,311,090 98
Deduct:	
Assets not admitted	1,990 34
Surplus of admitted assets over all liabilities	$1,309,100 64

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$5,983,952	$42,440 29	$209,041,595	$1,396,888 18
Written or renewed during year	3,280,477	24,227 57	145,002,440	937,150 29
Total	$9,264,429	$66,667 86	$354,044,035	$2,334,038 47
Deduct cancelled and expired	3,122,450	24,758 16	138,355,603	960,199 16
Net in force Dec. 31st, 1930	$6,141,979	$41,909 70	$215,688,432	$1,373,839 31

Risks and Premium Depysits—*Continued*

Other Classes:				
Gross in force Dec. 31st, 1929....	nil	nil	$163,017 00	$1,310 56
Written or renewed during year...	nil	nil	148,000 00	881 63
Total..........................	nil	nil	$311,017 00	$2,192 19
Deduct cancelled and expired.....	nil	nil	156,750 00	1,141 60
Net in force Dec. 31st, 1930........	nil	nil	$154,267 00	$1,050 59

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as expiration return of premium, viz.:—one year, 95%; two years, 89.72%; three years, 84.69%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$80,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$80,000.

Give classes of insurance written: Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year......	$457 34	$40 42	$34,017 05	$10,138 39
Expenses of adjustment and settlement of losses.................	nil	nil	nil	nil
Net losses paid...............	$457 34	$40 42	$34,017 05	$10,138 39
Deduct net claims outstanding at beginning of year...............	22 12	nil	9,413 00	1,028 00
Add net claims outstanding at end of year......................	115 00	$9 00	6,249 00	495 00
Net losses incurred.............	$550 22	$49 42	$30,853 05	$9,605 39

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province..............................	$21,739 16
Net losses paid in the Province....................................	497 76
Percentage...	2.29
Net premium deposits earned in the Province.............................	21,159 81
Net losses incurred in the Province................................	599 64
Percentage...	2.83

STANDARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

OFFICERS

President.—E. I. Atlee; Vice-President, Frank Eisenhower; Secretary, F. G. Leser; Treasurer, E. I. Atlee.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Edward H. Morris, Philadelphia; Edwin I. Atlee, Philadelphia; Isaac A. Smith, Bridgeport, Pa.; George T. Williams, Philadelphia; John W. H. Brooks, Philadelphia; Thomas S. Shibe, Philadelphia; Samuel R. Boggs, Philadelphia; Gustave Swoboda, Philadelphia.

Organized.—Dec. 21, 1892. *Commenced Business.*—Jan. 1, 1893.

Commenced Business in Canada.—August 1, 1928. *In the Province.*—August 1, 1928.

Statement for Year Ending December 31st, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures..		$222,141 97
Book value of stocks...		113,317 23
Cash on hand..	$577 93	
Cash in banks and other depositories..............................	22,108 73	
		22,686 66
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930..............	$11,554 14	
Written prior to October 1st, 1930........................	161 26	
		11,715 40
Total Ledger Assets..		$369,861 26

Non-Ledger Assets

Interest accrued		$3,274 94
Total Non-Ledger Assets		$3,274 94
Gross Assets		$373,136 20
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1)	$161 26	
Book value of ledger assets over market value	60,127 95	
		$60,289 21
Total Admitted Assets		$312,846 99

Liabilities

Net provision for unpaid losses and claims		$970 85
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$329,300 61	
Unearned premium deposits		162,978 93
Administration expense		366 50
Taxes due and accrued		349 12
Borrowed money		16,000 00
Total Liabilities		$180,665 40
Surplus of admitted assets over all liabilities		$132,181 59
Total		$312,846 99

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$5,278 85	$225,282 46
Deduct:		
Return premium deposits on cancelled business	4,967 08	37,979 10
Net premium deposits written	$311 77	$187,303 36
Reserve of unearned premium deposits:		
At beginning of year	2,839 42	185,083 93
At end of year	2,612 25	162,978 93
Decrease	$227 17	$22,105 00
Net premium deposits earned	$538 94	$209,408 36
Net losses incurred	180 22	10,539 40
Administration and other expenses:		
Administration	$26,485 71	
Directors' fees	840 00	
Legal	101 57	
Taxes and licenses	458 98	
		27,886 26
Net gain in underwriting		$170,982 70
Other Revenues:		
Interest dividends and rents earned		18,801 66
Other Expenditures:		
Decrease in market value of investments	$19,932 10	
Loss on sale of securities	3,467 28	
		23,399 38
Net gain for policyholders on operations for year		$166,384 98

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930	$150,883 02
Net gain on operations brought down	166,384 98
Total	$317,268 00
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	184,925 15
Balance	$132,342 85
Deduct:	
Ledger assets not admitted	161 26
Surplus of admitted assets over all liabilities	$132,181 59

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	$1,123,010	$8,152 50	$49,626,864	$355,739 88
Written or renewed during year...	706,528	5,278 85	31,143,761	$225,282 46
Total........................	$1,829,538	$13,431 35	$80,770,625	$581,022 34
Deduct cancelled and expired.....	825,685	6,854 00	33,725,742	251,721 73
Net in force Dec. 31st, 1930......	$1,003,853	$6,577 35	$47,044,883	$329,300 61

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 92¼%; two years, 85½%; three years, 78½%; four years, 71¼%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$100,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$100,000.

Classes of insurance written: Fire Insurance (including under one contract indemnity against fire, sprinkler leakage, windstorm and lightning).

Losses

	In the Province	All Business
	Fire	Fire
Gross claims paid during year..............................	$180 22	$11,282 89
Expenses of adjustment and settlement of losses.............	nil	nil
Net losses paid..................................	$180 22	11,282 89
Deduct net claims outstanding at beginning of year..........	nil	1,714 34
Add net claims outstanding at end of year..................	nil	970 85
Net losses incurred.......................................	$180 22	$10,539 40

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province..........................	$311 77
Net losses paid in the Province....................................	180 22
Percentage..	34.71
Net premium deposits earned in the Province..........................	538 94
Net losses incurred in the Province..................................	180 22
Percentage..	33.44

STATE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President.—John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, 301 Ontario Building, Toronto, Ontario.

Directors.—Arnold B. Chace, Henry F. Lippitt, John R. Freeman, Jesse H. Metcalf, Samuel M. Nicholson, Henry D. Sharpe, Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; James R. MacColl, Providence, R.I.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, William Gammell, Jr., Providence, R.I.; Edmund C. Mayo.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—February 26, 1855. *Commenced Business.*—February 26, 1855.

Commenced Business in Canada.—Aug. 27, 1927. *In the Province.*—Aug. 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$1,552,808 60
Book value of stocks		3,943,108 69
Cash in banks and other depositories		$333,746 31
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$87,481 08	
Written prior to October 1st, 1930	2,314 56	
		$89,795 64
Total Ledger Assets		$5,919,459 24

Non-Ledger Assets

Interest due, $4,620.00; accrued, $15,766.79	$20,386 79
Market value of bonds and stocks over book value	757,519 71
Total Non-Ledger Assets	$777,906 50
Gross Assets	$6,697,365 74
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1)	$2,314 56
Total Admitted Assets	$6,695,051 18

Liabilities

Net provision for unpaid losses and claims		20,471 08
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$4,411,063 64	
Unearned premium deposits		2,299,155 76
Administration expense		1,206 22
Taxes due and accrued		4,560 00
Total Liabilities		$2,325,393 06
Surplus of admitted assets over all liabilities		$4,369,658 12
Total		$6,695,051 18

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$87,901 60	$2,555,680 02
Deduct:		
Return premium deposits on cancelled business	16,582 22	548,583 29
Net premium deposits written	$71,319 38	$2,007,096 73
Reserve of unearned premium deposits:		
At beginning of year	86,364 53	2,412,436 63
At end of year	81,696 35	2,299,155 76
Decrease	$4,668 18	$113,280 87
Net premium deposits earned	$75,987 56	$2,120,377 60
Net losses incurred	2,764 01	136,288 59
Administration and other expenses:—		
Administration	$69,192 81	
Legal	1,406 47	
Taxes and licenses	17,818 00	
Association fees, etc.	134,323 62	
		222,740 90
Net gain in underwriting		$1,761,348 11
Other Revenues:		
Interest dividends and rents earned	$325,227 03	
Profit on sale of investments	12,449 28	
		337,676 31
Other Expenditures:		
Decrease in book value of assets	$30 00	
Decrease in market value of investments	1,078,417 00	
		1,078,447 00
Net gain for policyholders on operations for year		$1,020,577 42

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930	$5,246,668 16
Net gain on operations brought down	1,020,577 42
Total	$6,267,245 58
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	1,895,272 90
Balance	$4,371,972 68
Deduct:	
Assets not admitted	2,314 56
Surplus of admitted assets over all liabilities	$4,369,658 12

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$28,610,506	$187,834 52	$708,636,354	$4,471,762 97
Written or renewed during year	13,386,880	87,884 80	410,722,913	2,551,575 17
Total	$41,997,386	$275,719 32	$1,119,359,267	$7,023,338 14
Deduct cancelled and expired	13,217,309	97,131 37	393,444,420	2,618,510 98
Net in force Dec. 31st, 1930	$28,780,077	$178,587 95	$725,914,847	$4,404,827 16
Other Classes:				
Gross in force Dec. 31st, 1929	$2,593 00	$51 87	$865,863	$7,081 26
Written or renewed during year	2,400 00	16 80	686,534	4,104 85
Total	$4,993 00	$68 67	$1,552,397	$11,186 11
Deduct cancelled and expired	2,593 00	51 87	720,653	4,949 63
Net in force Dec. 31st, 1930	$2,400 00	$16 80	$831,744	$6,236 48

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$750,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$750,000.

Give classes of insurance written: Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on Manufacturing Properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$2,141 99	$257 06	$116,247 46	$26,862 68
Expenses of adjustment and settlement	nil	nil	nil	nil
Net losses paid	$2,141 99	$257 06	$116,247 46	$26,862 68
Deduct net claims outstanding at beginning of year	302 54	288 04	23,232 66	4,059 97
Add net claims outstanding at end of year	637 50	318 04	14,557 43	5,913 65
Net losses incurred	$2,476 95	$287 06	$107,572 23	$28,716 36

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$71,319 38
Net losses paid in the Province	2,399 05
Percentage	3.36
Net premium deposits earned in the Province	75,987 56
Net losses incurred in the Province	2,764 01
Percentage	3.64

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET STREET, PROVIDENCE, R.I.

OFFICERS

President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—W. A. Young, 97 Spencer Avenue, Toronto.

Directors.—Zechiariah Chafee, Providence, R.I.; E. A. Moore, New Britain, Conn.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Charles B. Rockwell, Jr., Bristol, R.I.; Franklin R. Johnson, Boston, Mass.; Charles C. Stover, Providence, R.I.; Paul T. Wise, New York, N.Y.; Charles E. Cotting, Boston, Mass.; Charles D. Rice, Hartford, Conn.; Edwin A. Barrows, Providence, R.I.; Dexter Stevens, Pawtucket, R.I.; Edwin S. Boyer, New York, N.Y.; Curtiss A. Sanford, New York, N.Y.

Auditors.—Felix Hebert, Providence, R.I.

Organized.—May, 1873. *Commenced Business.*—January, 1874.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$1,409,075 51
Book value of stocks		386,154 20
Cash on hand	$725 00	
Cash in banks and other depositories	139,966 19	
		140,691 19
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$33,793 11	
Written prior to October 1st, 1930	891 21	
		34,684 32
Total Ledger Assets		$1,970,605 22

Non-Ledger Assets

Interest accrued		$15,879 01
Total Non-Ledger Assets		$15,879 01
Gross Assets		$1,986,484 23
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1)	$891 21	
Book value of ledger assets over market value	61,817 71	
		$62,708 92
Total Admitted Assets		$1,923,775 31

Liabilities

Net provision for unpaid losses and claims		$4,875 89
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,497,644 34	
Unearned premium deposits		784,166 52
Administration expense		841 17
Taxes due and accrued		4,983 29
Total Liabilities		$794,866 87
Surplus of admitted assets over all liabilities		$1,128,908 44
Total		$1,923,775 31

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$34,194 49	$923,457 22
Deduct:		
Return premium deposits on cancelled business	4,753 59	186,588 31
Net premium deposits written	$29,440 90	$736,868 91
Reserve of unearned premium deposits:		
At beginning of year	29,414 42	828,149 59
At end of year	31,227 96	784,166 52
Increase or decrease	$1,813 54	$43,983 07
Net premium deposits earned	$27,627 36	$780,851 98
Net losses incurred	1,091 91	43,517 21

Income and Expenditure—*Continued*

Administration and other expenses:—		
Administration	$92,075 48	
Legal	426 92	
Taxes and licenses	5,331 27	
		97,833 67
Net gain in underwriting		$639,501 10
Other Revenues:		
Interest dividends and rents earned	$84,474 19	
Profit on sale of investments	22,708 36	
		107,182 55
Other Expenditures:		
Decrease in market value of investments	$26,425 06	
Decrease by adjustment of book value of securities	4,337 07	
		$30,762 13
Net gain for policyholders on operations for year		$715,921 52

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930	$1,094,738 98
Net gain on operations brought down	715,921 52
Total	$1,810,660 50
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	680,860 85
Balance	$1,129,799 65
Deduct:	
Assets not admitted	891 21
Surplus of admitted assets over all liabilities	$1,128,908 44

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$8,949,996	$60,794 79	$233,023,958	$1,531,864 69
Written or renewed during year	4,954,530	34,194 49	143,023,899	923,457 22
Total	$13,904,526	$94,989 28	$376,047,857	$2,455,321 91
Deduct cancelled and expired	4,327,859	32,318 18	139,171,154	957,677 57
Net in force Dec. 31st, 1930	$9,576,667	$62,671 10	$236,876,703	$1,497,644 34

Miscellaneous

To what extent is the liability of policyholders limited?

Answer.—Five times the premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

Answer.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 91.55%; three years, 85.88%; four years, 83.75%; five years, 77.69%.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$125,000.00.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$125,000.00.

Give classes of insurance written: Fire, Windstorm, Sprinkler Leakage and Use and Occupancy.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$959 33	$87 23	$37,436 19	$10,565 62
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	$959 33	$87 23	$37,436 19	$10,565 62
Deduct net claims outstanding at beginning of year	79 65	nil	8,261 18	1,099 31
Add net claims outstanding at end of year	125 00	nil	4,644 65	231 24
Net losses incurred	$1,004 68	$87 23	$33,819 66	$9,697 55

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$29,440 90
Net losses paid in the Province	1,046 56
Percentage	3.55
Net premium deposits earned in the Province	27,627 36
Net losses incurred in the Province	1,091 91
Percentage	3.95

WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY

Head Office, Worcester, Mass.

Officers

President, Waldo E. Buck; Vice-President, Charles L. Allen; Secretary, Walter A. Harrington; Treasurer, Waldo E. Buck.

Chief Agent in the Province.— W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.— Henry T. Whiten, Northbridge, Mass.; Waldo E. Buck, Worcester, Mass.; George F. Brooke, Worcester, Mass.; Albert G. Mason, Milton, Mass.; James E. Whiten, North Uxbridge, Mass.; Charles L. Allen, Worcester, Mass.; William Whiting, Holyoke, Mass.; Matthew P. Whittall, Worcester, Mass.; James E. Osborn, Fall River, Mass.; Paul B. Morgan, Worcester, Mass.; Willard E. Swift, Worcester Mass.; Alden Reed, Worcester, Mass.

Organized.— March 31, 1855. *Commenced Business.*— March 31, 1855.

Commenced Business in Canada.— Sept. 1927. *In the Province.*— Sept. 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures		$2,272,667 36
Book value of stocks		91,143 00
Cash on hand	$21 90	
Cash in banks and other depositories	214,717 56	
		214,739 46
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$55,387 78	
Written prior to October 1st, 1930	2,250 34	
		57,638 12
Total Ledger Assets		$2,636,187 94

Non-Ledger Assets

Interest accrued	$35,260 74
Market value of bonds over book value	24,409 64
Total Non-Ledger Assets	$59,670 38
Gross Assets	$2,695,858 32
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1)	$2,250 34
Total Admitted Assets	$2,693,607 98

Liabilities

Net provision for unpaid losses and claims, including adjustment expenses		$14,755 21
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$2,166,220 34	
Unearned premium deposits		1,077,924 80
Administration expense		1,259 12
Taxes due and accrued		5,000 00
Discount on Canadian bank balance		28 29
Total Liabilities		$1,098,967 42
Surplus of admitted assets over all liabilities		$1,594,640 56
Total		$2,693,607 98

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$44,217 85	$1,601,437 25
Deduct:		
Return premium deposits on cancelled business	6,115 33	229,230 21
Net premium deposits written	$38,102 52	$1,372,207 04
Reserve of unearned premium deposits:		
At beginning of year	35,464 74	1,158,234 39
At end of year	29,931 05	1,077,924 80
Increase	$5,533 69	$80,309 59
Net premium deposits earned	$43,636 21	$1,452,516 63
Net losses incurred	2,079 54	80,175 52
Administration and other expenses:		
Administration	$56,359 48	
Directors' fees	1,210 20	
Legal	587 00	
Taxes and licenses	3,659 13	
Association fees, etc	41,885 23	
		103,701 04
Net gain in underwriting		$1,268,640 07
Other Revenues:		
Interest dividends and rents earned	$120,395 33	
Profit on sale of investments	42,285 27	
Increase in market value of investments	4,950 63	
		167,631 23
Other Expenditures:		
Decrease in book value of investments by adjustment		1,162 50
Net gain for policyholders on operations for year		$1,435,108 80

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930	$1,542,320 63
Net gain on operations brought down	1,435,108 80
Total	$2,977,429 43
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	$1,380,538 53
Balance	$1,596,890 90
Deduct:	
Assets not admitted	2,250 34
Surplus of admitted assets over all liabilities	$1,594,640 56

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	$10,252,500	$75,700 99	$372,512,279	$2,264,929 98
Written or renewed during year	6,031,724	44,217 85	271,448,464	1,601,437 25
Total	$16,284,224	$119,918 84	$643,960,743	$3,866,367 23
Deduct cancelled and expired	5,264,407	45,838 76	272,699,471	1,700,146 89
Net in force Dec. 31st, 1930	$11,019,817	$74,080 08	$371,261,272	$2,166,220 34

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$400,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$400,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Windstorm, Earthquake and Use and Occupancy.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$878 93	$49 86	$67,153 27	$10,128 32
Expenses of adjustment and settlement of losses	$35 36	2 01	2,701 93	407 52
Net losses paid	$914 29	$51 87	$69,855 20	$10,535 84
Deduct net claims outstanding at beginning of year	110 61	nil	13,022 09	1,948 64
Add net claims outstanding at end of year	1,174 06	50 00	13,802 36	952 85
Net losses incurred	$1,977 67	$101 87	$70,635 47	$9,540 05

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$38,102 52
Net losses paid in the Province	966 16
Percentage	2.54
Premium deposits earned in the Province	43,636 21
Net losses incurred in the Province	2,079 54
Percentage	4.76

IV. OTHER MUTUALS

CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto, Ont.
Chief or General Agent in Ontario.—Vance C. Smith, Lumsden Bldg., Toronto, Ont.
Date of Incorporation.—1876. *Date commenced business in Canada.*—August 23, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$97,821	Premiums—Ontario (net)	$49,112
Liabilities in Canada	41,831	Premiums—Canada (net)	90,342
		Claims—Ontario (net)	14,971
		Claims—Canada (net)	57,029

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WISCONSIN

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Frank B. Dalgleish, Winnipeg, Man.
Chief or General Agent in Ontario.—H. H. Main, 210 Dundas St. W., Toronto.
Date of Incorporation.—1903. *Date commenced business in Canada.*—August 18, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$331,656	Premiums—Ontario (net)	$104,128
Liabilities in Canada	188,160	Premiums—Canada (net)	360,808
		Claims—Ontario (net)	47,075
		Claims—Canada (net)	176,529

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.
Chief or General Agent in Ontario.—Vance C. Smith, 410 Lumsden Bldg., Toronto.
Date of Incorporation.—1912. *Date commenced business in Canada.*—July 30, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$293,242	Premiums—Ontario (net)	$176,999
Liabilities in Canada	209,286	Premiums—Canada (net)	335,941
		Claims—Ontario (net)	50,162
		Claims—Canada (net)	161,225

LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.
Chief or General Agent in Ontario.—Vance C. Smith, 410 Lumsden Bldg., Toronto.
Date of Incorporation.—1895. *Date commenced business in Canada.*—April 29, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$75,457	Premiums—Ontario (net)	$25,433
Liabilities in Canada	33,185	Premiums—Canada (net)	68,828
		Claims—Ontario (net)	30,610
		Claims—Canada (net)	57,908

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*See note on page 1.

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Henry E. North, Ottawa.
Chief or General Agent in Ontario.—P. A. Bowen, 4 Richmond St. E., Toronto, Ont.
Date of Incorporation.—1866. *Date commenced business in Canada.*—1872.

Life:	
Assets in Canada	$202,900,661
Ontario business in force (gross)	370,007,612
Canadian business in force (gross)	994,252,441
Other than Life:	
Assets	376,714
Liabilities	242,708

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$13,911,911
Premiums—Canada (net)	37,970,011
Death Claims—Ontario (net)	2,021,595
Death Claims—Canada (net)	5,547,128
Other than Life:	
Premiums—Ontario (net)	300,283
Premiums—Canada (net)	589,250
Claims—Ontario (net)	171,771
Claims—Canada (net)	349,713

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.
Chief or General Agent in Ontario.—Irving Earl Sams, Hughson St. South, Hamilton, Ont.
Date of Incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada	$230,603
Liabilities in Canada	150,207

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$87,919
Premiums—Canada (net)	275,373
Claims—Ontario (net)	143,811
Claims—Canada (net)	222,270

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Winnipeg.
Chief or General Agent in Ontario.—H. H. Main, 210 Dundas St. W., Toronto.
Date of Incorporation.—1904. *Date commenced business in Canada.*—August 18, 1920.

Assets in Canada	$335,269
Liabilities in Canada	187,738

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$104,128
Premiums—Canada (net)	360,808
Claims—Ontario (net)	47,075
Claims—Canada (net)	176,529

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. O. H. Dodds, Montreal.
Chief or General Agent in Ontario.—H. M. McCallum, 350 Bay St., Toronto.
Date of Incorporation.—1842. *Date commenced business in Canada.*—September 1, 1885.

Assets in Canada	$22,609,270
Ontario business in force (gross)	19,206,030
Canadian business in force (gross)	82,440,639

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$716,897
Premiums—Canada (net)	2,705,680
Death Claims—Ontario (net)	548,940
Death Claims—Canada (net)	1,053,915

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*See note on page 1.

MUTUAL RELIEF LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Organized.—April 16, 1875. *Re-incorporated.*—June 8, 1929. *Commenced business in the Province.*—April 16, 1875.

OFFICERS AND DIRECTORS

(As at date of filing statement)

Officers.—President, Dr. J. C. Connell; Vice-President and General Manager, A. J. Meiklejohn; Secretary-Treasurer, W. T. Fortye; Actuary, W. R. Hitchins.

Directors.—Dr. J. C. Connell, Kingston, Ont.; A. J. Meiklejohn, Kingston, Ont.; C. C. Folger, Kingston, Ont.; John Donnelly, Kingston, Ont.; W. McDonald, Montreal, Que.; Jos. Powley, Toronto, Ont.; D. A. Shaw, Kingston, Ont.; W. Jackson, Kingston, Ont.; T. A. Kidd, Kingston, Ont.; Dr. H. C. Connell, Kingston, Ont.; W. H. Caldwell, Kingston, Ont.; J. M. Campbell, Kingston, Ont.; W. A. Mackintosh, Kingston, Ont.; J. Rigney, Kingston, Ont.; H. B. Muir, Kingston, Ont.

Auditors.—J. G. Ettinger and Ross McRae.

Statement for the Year Ending 31st December, 1930

Synopsis of Ledger Accounts

As at December 31, 1929:		Decrease in ledger assets in 1930:	
Net ledger assets	$4,626,951 17	Disbursements	$632,755 58
Agents' credits	112 50	Agents' credits	108 00
		Increase in disallowed assets	8,210 80
Total ledger assets	$4,627,063 67	Total decrease	$641,074 38
Increase in ledger assets in 1930:		As at December 31, 1930:	
Income	$869,796 58	Net ledger assets	$4,855,781 37
Increase in borrowed money	70,000 00	Borrowed money	70,000 00
Increase in bank overdraft	40,198 63	Bank overdraft	40,198 63
		Agents' credits	4 50
Total increase	$979,995 21	Total ledger assets	$4,965,984 50
Total	$5,607,058 88	Total	$5,607,058 88

Assets

Ledger Assets

Book value of real estate, office premises		$51,848 50
Mortgage loans on real estate, first mortgages		713,000 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness, loans to policyholders		124,686 25
Book value of bonds, debentures and debenture stocks owned		3,883,995 02
Book value of stocks owned		178,851 25
Cash:		
On hand at head office	$1,466 98	
In chartered banks of Canada in Canada	3,450 00	
		4,916 98
Advances to agents		8,686 00
Bond fees		50
Total Ledger Assets		$4,965,984 50

Non-Ledger Assets

Interest accrued	$82,332 51	
Dividends due	1,529 17	
		83,861 68
Rents accrued		175 67
Net premiums due and uncollected and deferred		34,235 15
Total Non-Ledger Assets		$118,272 50
Total Assets		$5,084,257 00

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain		$4,733,578 00
Net liability for payments due under contracts		39,285 00
Provision for unreported death losses and disability claims		20,000 00
Received from policyholders in advance, premiums		20,578 32
Medical examiners' fees due and accrued		5 00
Borrowed money, $70,000.00; interest thereon due and accrued, $453.60		70,453 60
Bank overdrafts		40,198 63
Taxes and expenses due and accrued		7,000 00
Investment reserve (stocks)		4,894 35
		$4,935,992 90
Undivided surplus	$118,264 10	
Contingency reserve	30,000 00	
		148,264 10
Total Liabilities and Surplus		$5,084,257 00

Income

Total net premium income and consideration for annuities	$583,863 32
Interest and dividends	257,212 99
Gross rents from company's property (including $2,400.00 for company's occupancy of its own buildings) less $4,038.74 for taxes, expenses and repairs in connection with such properties	627 76
Premium on New York funds	12 50
Gross profit on sale or maturity of bonds	28,080 01
Total Income	$869,796 58

Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:			
Death, endowment and disability claims:			
Amount assured, ordinary	$355,777 51	$500 00	$356,277 51
Net surrender values			52,686 42
Net dividends, in cash			578 56
Total net disbursements in respect of assurance and annuity contracts			$409,542 49
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate)			4,371 73
Head office expenses:—Salaries, $36,111.74; directors' fees, $1,407.00; auditors' fees, $1,200.00; travelling expenses, $1,004.74; rents, $2,400.00; miscellaneous, $968.27			43,091 75
Branch office and agency expenses:—Assurance commissions—first year, $57,299.62; renewal, $25,183.48; single, $100.00; salaries, $36,806.50; travelling expenses, $10,425.00; rents, $5,928.13			135,742 73
All other expenses:—Advertising, $2,356.19; office furniture, $10,182.84; books and periodicals, $3,191.81; postage, $2,257.20; express, telegrams and telephones, $1,593.29; printing and stationery, $7,320.91; legal fees, $30.00; medical fees, $1,669.50; miscellaneous, $2,027.04			30,628 78
Gross loss on sale or maturity of ledger assets:—Bonds exchanged for higher yield or longer term securities			9,378 10
Total Disbursements			$632,755 58

Exhibit of Policies (Ordinary)

Classification	Life		Endowment Assurances		Term and other		Totals	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)	No. (7)	Amount (8)
At end of 1929	16,101	$17,824,863 44	1,273	$1,596,600	9	56,000	17,383	$19,477,463 44
New issued	779	2,053,331 00	420	1,123,100	16	49,000	1,215	3,225,431 00
Old revived	37	48,930 00	4	5,000	....	....	41	53,930 00
Old increased	......	1,395 00	.....	....	....	....	......	1,395 00
Transferred from other plan of policy	14	29,500 00	20	22,500	2	7,000	36	59,000 00
Totals	16,931	$19,958,019 44	1,717	$2,747,200	27	112,000	18,675	$22,817,219 44
Less cased by:								
Death	323	$361,870 00	1	$1,000	....	....	324	$362,870 00
Cancelled by paid-up certificate	......	4,746 00	.....	....	....	....	......	4,746 00
Disability	......	500 00	.....	....	....	....	......	500 00
Surrendered for cash	177	186,427 50	5	7,500	....	....	182	193,927 50
Lapse	505	599,962 50	172	204,000	2	6,000	679	809,962 50
Decrease	......	5,000 00	.....	28,970	....	....	......	33,970 00
Not taken	69	192,140 00	55	90,650	5	25,000	129	307,790 00
Transferred to other plan of policy	27	39,500 00	8	10,500	1	10,000	36	60,000 00
Total ceased	1,101	$1,390,146 00	241	$342,620	8	$41,000	1,350	$1,773,766 00
At end of 1930	15,830	$18,567,873 44	1,476	$2,404,580	19	$71,000	17,325	$21,043,453 44

Miscellaneous

New policies issued and paid for in cash: Number, 864; gross amount, $2,396,281; reinsured, $169,500. Total amount in force divided as to dividend plan: Annual, $58,500; quinquennial, $20,984,953.44; total, $21,043,453.44. Additional accidental death benefits: Gross amount issued, $842,000; reinsured, $24,500; in force, $983,940; reinsured, $24,500.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force		
	Number	Amount	Reserve
Ordinary with Profits:			
Life	15,830	$18,567,873 44	$4,589,782 00
Endowment assurance	1,476	2,404,580 00	136,781 00
Term, etc.	19	71,000 00	430 00
Additional accidental death benefits	(466)	(983,940 00)	711 00
Total disability	(434)	....	1,765 00
Total disability on O.F.R.A.	....	....	55,000 00
Totals	17,325	$21,043,453 44	$4,784,469 00

Annuity Section

Class of Annuity	Gross in Force		
	Number	Annual Payment	Reserve
With Profits:			
Life annuities proper	1	$500 00	$365 00

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts	$4,784,834 00	....	$4,784,834 00
Total reserve on reinsured contracts	5,209 00	....	5,209 00
Total net reserve on the company's basis of valuation before deduction permitted by statute	$4,779,625 00	....	$4,779,625 00
Deduction made therefrom (permitted under the Ontario Insurance Act)	46,047 00	....	46,047 00
Full deduction permitted, adjusted for reinsured, being	(53,211 00)	....	(53,211 00)
Net reserve carried in the liabilities	$4,733,578 00	....	$4,733,578 00
Net reserve computed on the statutory basis (without deduction)	4,779,625 00	....	4,779,625 00
Reserve maintained by the company in excess of the statutory reserve	Nil	....	Nil

Miscellaneous Statement

I. (1) In the calculation of the reserve entered in the Statement of Actuarial Liabilities, the table used was the American Men (5) with 3½% interest for all policies issued since the Company was formed on 8th of June, 1929; and the Om (5) table with 4% interest for all policies issued before that date. Prepared tables of mid-year values were used in valuing the policies issued by the Company, and the Life 20, Endowment 20, and Endowment at 65, policies issued by the Society. The reserve for the Whole Life policies issued previous to June, 1929, was found by valuing the sums insured and the net premiums separately; at the attained age plus a half. All policies were grouped except those issued since June last, which were valued seriatim.

The total disability feature, waiver of premium, with income in most cases, and the double indemnity feature, were added to some policies in the last class mentioned, but an extra premium was paid for those benefits, if they were included. One-half of such extra annual premiums is included in the liabilities. All policies issued by the Association before the Company was formed provided for the payment of half the policy, but not over $500.00, in certain cases of disability from accident. If this payment is made, the insurance is reduced by that amount, and the premium is reduced proportionately. A reserve of $25,000.00 has been set up to cover these future payments, as nothing was added to the premium for that purpose. They also carry a disability benefit granted by the Company last year providing for a waiver of premiums in cases where a member has been both totally and permanently disabled for at least six months before the claim. For this benefit a reserve of $30,000.00 was held to cover all cases, both those which have emerged and future ones.

Special Classes·

(*a*) No policies were issued on lives resident in tropical or sub-tropical countries.
(*b*) Where policies were issued at a rated up age, the reserve was taken at the same age as was used in calculating the premium.
(*c*) Policies issued subject to a lien were valued at the full amount of insurance.

Miscellaneous Statement—*Continued*

(*d*) Where policies were issued subject to an extra premium payable annually, one-half of such annual extra was included in the reserve. None have been issued with an extra premium payable in one sum.
(*e*) No policies classed as sub-standard have been issued except as above.
(*f*) Policies providing for a disability benefit, waiver of premiums, with or without an income were valued: (1) before occurrence of disability, at one-half the annual extra premium; (2) thereafter by valuing the payments, employing a disabled table (no such cases have as yet emerged); waiver of premium benefit which applies to policies issued previous to June, 1929, has been already dealt with above.
(*g*) No annuities have been issued to under-average lives.
(*h*) Policies providing for additional accident death benefits, one-half the additional extra premium has been included in the reserve.

(2) Items of Special Reserve:

(*a*) No reserve is maintained on account of loadings with limited payment or single premium policies or for annuities.
(*b*) There are no cases where the guaranteed benefits exceed the net premium reserve held.
(*c*) No reserve is held on account of policies lapsed and actually written off the books. For those lapsed and not written off, the full reserve has been carried in the liabilities.
(*d*) No extra reserve is held to cover the option of renewal on the term policies.
(*e*) Nor to cover the option of conversion.
(*f*) Other than above there are no items of special reserve.

II. Where a policy is issued at a rated up age, the guarantees contained in the contract are for the same age as was used in calculating the premium. For other special classed policies the values as for the real age at issue were given. Automatic extended term insurance is not given in any case.

III. The average rate of interest earned during the year was 5.75%.

IV. The Distribution of Surplus:

(*a*) As this is a Mutual Company without any shareholders, the question of the distribution of any surplus to them does not arise.
(*b*) The profits paid during the year were Mortuary dividends. These were computed as 1% excess interest on the 4% reserve held for the last completed policy year in 1929.
(*c*) There are no annuitants.

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada War Loan, 1934, 5½%	$8,000 00	$8,143 37
Province of Alberta. 1951, 6%	15,000 00	16,909 93
Province of British Columbia, 1941, 6%	15,000 00	16,091 37
Province of British Columbia, 1955, 4½%	25,000 00	21,689 43
Province of Nova Scotia, 1960, 5%	25,000 00	25,248 11
Province of Ontario, 1941, 6%	28,000 00	30,029 12
Province of Ontario, 1941, 6%	60,000 00	59,083 99
Province of Saskatchewan, 1959, 5%	25,000 00	24,938 43
Argentine Nation, 1962, 5½%	50,000 00	50,000 00
United States of Brazil, 1957, 6½%	30,000 00	25,250 32
Republic of Chili, 1961, 6%	25,000 00	22,027 83
Republic of Peru, 1960, 6%	24,000 00	20,210 84
State of SanPaulo, 1968, 6%	25,000 00	21,019 71
State of San Paulo, 1940, 7%	27,000 00	25,888 89
Republic of Uruguay, 1964, 6%	10,000 00	9,650 89
Republic of Uruguay, 1964, 6%	15,000 00	14,477 34
Canadian National Railways (gtd. by Dominion), 1969, 5%	20,000 00	19,746 57
Hydro Electric Power Commission (gtd. by Ontario), 1961, 6%	10,000 00	10,897 61
Hydro Electric Power Commission (gtd. by Ontario), 1940, 6%	35,000 00	37,022 07
Hydro Electric Power Commission (gtd. by Ontario), 1941, 6%	12,000 00	12,620 40
Cities:		
Edmonton, Alta., 1947, 5½%	10,000 00	10,414 23
Edmonton, Alta., 1952, 5½%	5,000 00	5,242 62
Edmonton, Alta., 1952, 5%	9,733 33	9,570 04
Lethbridge, Alta., 1931-37, 6%	2,813 01	2,889 57
Trail, B.C., 1945, 5½%	24,000 00	24,998 00
Trail, B.C., 1943, 6%	17,000 00	18,441 16
Victoria, B.C., 1946, 6%	25,000 00	25,780 56
Brandon, Man., 1939, 4½%	5,000 00	5,035 03
Brandon, Man., 1939, 5½%	8,000 00	7,916 20
Brandon, Man., 1956, 5½%	19,000 00	20,655 66
Portage la Prairie, Man., 1948, 5%	10,000 00	9,716 09
Portage la Prairie, Man., 1948, 5%	30,000 00	30,000 00
Portage la Prairie, Man., 1946, 5%	9,000 00	9,000 00
Winnipeg, Man., 1941, 6%	20,000 00	21,449 36
Halifax, N.S., 1961, 5%	45,900 00	49,314 05
Sydney, N.S., 1951, 6%	14,000 00	15,612 48
Sydney, N.S., 1951, 6%	7,000 00	7,806 24
Sydney, N.S., 1948, 6%	3,000 00	3,315 56
Sydney, N.S., 1948, 6%	4,000 00	4,346 59
Sydney, N.S., 1951, 6%	6,000 00	6,568 45
Belleville, Ont., 1941, 6%	22,000 00	21,664 08
Kingston, Ont., 1940, 6%	37,000 00	36,319 81
Niagara Falls, Ont., 1941-54, 5%	20,046 45	20,003 08
North Bay, Ont., 1931-42, 5½%	10,003 91	9,952 35
North Bay, Ont., 1944-45, 5½%	31,000 00	32,227 21
Oshawa, Ont., 1931-42, 5%	5,506 17	5,429 39

Schedule "D"—Continued

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Oshawa, Ont., 1931-41, 5%	$13,238 43	$13,151 95
Oshawa, Ont., 1931-52, 5%	12,900 00	12,463 16
Sarnia, Ont., 1934-37, 6%	11,060 16	11,265 97
Sault Ste. Marie, Ont., 1945, 5½%	10,000 00	9,852 84
Sault Ste. Marie, Ont., 1945, 5½%	5,000 00	4,760 15
Sault Ste. Marie, Ont., 1942, 5½%	5,000 00	5,172 34
Sault Ste. Marie, Ont., 1945, 5½%	6 000 00	6,243 83
Toronto, Ont., 1942-44, 5½%	17,000 00	16,418 61
Toronto, Ont., 1945, 6%	25,000 00	24,178 69
Windsor, Ont., 1944-45, 5½%	14,000 00	14,278 00
Windsor, Ont., 1936-40, 5½%	21,945 33	22,147 67
Windsor, Ont., 1933-52, 5%	9,870 31	9,507 06
Windsor, Ont., 1935, 6%	13 000 00	13,510 41
Hull, Que., 1951-57, 5%	25,000 00	25,000 00
Hull, Que., 1947, 5½%	20,000 00	21,583 07
Three Rivers, Que., 1947, 5½%	20,000 00	20,000 00
Three Rivers, Que., 1963, 5%	18,000 00	18,000 00
Prince Albert, Sask., Cons. Deb. Stock, 1964, 5%	10,577 96	10,577 96
Towns:		
Brooks, Alta., 1931-38, 6%	1,687 42	1,687 42
Drumheller, Alta., 1934, 5½%	2,537 71	2,493 72
Hanna, Alta., 1931-33, 6%	3,000 00	3,013 67
High River, Alta., 1934, 7%	3,021 56	3,126 25
Strathcona, Alta., 1931 56, 4½%	7,907 32	7,803 26
Fernie, B.C., 1939, 5%	9,000 00	8,748 60
Fernie, B.C., 1940, 5%	3,000 00	2,909 10
Rossland, B.C., 1947, 5½%	15,000 00	15,410 49
East Kildonan, Man., 1932, 6%	12,000 00	12,000 00
Souris, Man., 1931-40, 5%	5,023 13	4,903 38
Souris, Man., 1931-40, 5%	5,525 19	5,266 51
Glace Bay, N.S., 1938, 5%	5,000 00	5,099 40
Glace Bay, N.S., 1938, 5%	5,000 00	4,762 21
Glace Bay, N.S., 1950, 6%	25,000 00	27,968 44
Glace Bay, N.S., 1944, 5½%	16,000 00	16,634 84
Glace Bay, N.S., 1933, 4½%	10,000 00	9,656 48
Inverness, N.S., 1935, 4½%	3,500 00	3,276 06
New Waterford, N.S., 1943, 6%	11,000 00	11,932 57
New Waterford, N.S., 1947, 5%	8,000 00	7,909 77
Beeton, Ont., 1931-47, 5%	9,061 78	8,552 18
Blind River, Ont., 1942-57, 5½%	12,000 00	12,281 63
Bridgeburg, Ont., 1944-50, 6%	20,277 68	20,277 68
Bridgeburg, Ont., 1938-41, 5½%	10,000 00	10,302 23
Burlington, Ont., 1942-45, 6%	12,000 00	11,601 26
Carleton Place, Ont., 1935-40, 5%	20,038 15	20,038 15
Collingwood, Ont., 1931-45, 5%	4,726 50	4,608 93
Eastview, Ont., 1933, 5%	5,000 00	4,932 56
Eastview, Ont., 1931, 5½%	2,000 00	2,000 00
Fort Francis, Ont., 1931-34, 5½%	10,570 62	10,628 77
Haileybury, Ont., 1931-37, 5%	2,258 43	2,234 21
Haileybury, Ont., 1931-33, 5%	1,959 77	1,892 89
Haileybury, Ont., 1940-48, 6%	14,825 05	15,919 63
Haileybury, Ont., 1931-39, 6%	3,179 01	3,179 01
Hanover, Ont., 1939-44, 5½%	10,566 05	10,744 52
Kenora, Ont., 1937, 5½%	10,000 00	10,000 00
Kenora, Ont., 1942-46, 5%	19,156 40	19,156 40
Leamington, Ont., 1936-39, 5½%	12,000 00	12,224 16
Lindsay, Ont., 1935-39, 6%	8,000 00	8,209 19
Merrickville, Ont., 1931-33, 6%	6,574 29	6,484 11
Midland, Ont., 1938-41, 4%	11,003 70	11,111 54
Midland, Ont., 1931-35, 6½%	4,763 90	4,776 36
Midland, Ont., 1931-40, 6½%	9,134 05	9,177 25
Mimico, Ont., 1940-41, 6%	4,560 72	4,702 69
Mimico, Ont., 1940-41, 6%	3,015 93	3,109 81
Oakville, Ont., 1934-42, 5½%	10,107 00	10,197 89
Port Colborne, Ont., 1935-43, 5%	10,267 95	10,145 95
Renfrew, Ont., 1931-41, 5%	2,701 68	2,565 30
Renfrew, Ont., 1931-45, 5%	2,961 70	2,882 24
Renfrew, Ont., 1931-48, 6½%	8,787 84	8,787 84
Renfrew, Ont., 1931-50, 5%	3,841 03	3,329 62
Renfrew, Ont., 1931-43, 5%	2,089 25	1,885 45
Sandwich, Ont., 1931-40, 5½%	18,558 27	18,826 73
Sandwich East, Ont., 1935-47, 5¼%	51,000 00	51,000 00
Seaforth, Ont., 1937-50, 6%	20,500 00	21,788 75
Shelburne, Ont., 1931-39, 4%	2,579 88	2,536 03
Smith's Falls, Ont., 1931-42, 5¼%	2,498 50	2,507 36
Smith's Falls, Ont., 1931-39, 6%	6,050 45	6,184 31
Strathroy, Ont., 1931-38, 6½%	7,645 12	7,645 12
Sudbury, Ont., 1932-34, 5%	4,370 41	4,238 74
Sudbury, Ont., 1934, 5%	764 21	734 49
Sudbury, Ont., 1946, 5%	20,000 00	19,784 60
Thorold, Ont., 1955-58, 5%	13,840 15	14,044 18
Tillsonburg, Ont., 1931-42, 5%	4,324 01	4,219 41
Timmins, Ont., 1936-43, 5½%	23,034 59	23,289 94
Walkerville, Ont., 1940-43, 4½%	4,404 91	3,933 55
Walkerville, Ont., 1932-40, 6%	23,557 90	24,021 13
Walkerville, Ont., 1939, 5%	10,000 00	9,964 60
Welland, Ont., 1951-55, 5%	20,740 72	20,693 00
Weston, Ont., 1947-48, 6%	10,132 74	10,869 70
Weston, Ont., 1942-48, 6%	10,606 88	11,309 92
Weston, Ont., 1941-46, 5%	20,321 54	20,321 54
Coaticook, Que., 1958-62, 5%	26,000 00	26,819 27

Schedule "D"—Continued

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Elgin (gtd. by County of Huntingdon, Que.), 1931-40, 5 %	$5,023 57	$5,084 77
Longueuil, Que., 1953, 5 %	10,000 00	9,592 66
St. Anne de Bellevue, Que., 1952, 5 %	20,000 00	20,000 00
St. Lambert, Que., 1952, 5 ½ %	5,000 00	5,228 76
St. Lambert, Que., 1954-62, 5 ½ %	4,000 00	4,196 40
St. Michel, Que., 1956, 6 %	15,000 00	16,684 45
Yorkton, Sask., 1931-41, 5 %	2,755 77	2,737 73
Yorkton, Sask., 1931-32, 5 %	740 72	738 10
Villages:		
Herbert, Sask., 1931-41, 5 ½ %	1,612 52	1,571 54
La Salle, Ont., 1943-47, 5 ½ %	10,177 37	10,437 68
Tompkins, Sask., 1931-38, 7 ½ %	2,666 67	2,815 86
Townships and Districts:		
St. Vital, Man., 1956, 5 ½ %	8,400 00	8,400 00
East York, Ont., 1938, 5 ½ %	25,000 00	25,538 52
East York, Ont., 1956-66, 5 ½ %	19,779 01	21,009 37
North York, Ont., 1945-57, 5 ½ %	20,035 60	21,331 98
Scarborough, Ont., 1938-41, 6 ½ %	23,318 50	25,373 22
Scarborough, Ont., 1936-45, 6 %	12,091 72	12,722 40
Scarborough, Ont., 1936-50, 5 %	17,899 79	17,899 79
Scarborough, Ont., 1936-45, 5 %	8,045 53	8,045 53
Scarborough, Ont., 1936-45, 5 ½ %	12,378 02	12,904 98
Teck, Ont., 1944-47, 5 ½ %	14,225 87	14,835 03
Teck, Ont., 1938-43, 6 %	15,846 12	16,872 90
Teck, Ont., 1931-34, 6 %	9,048 64	9,048 64
Tisdale, Ont., 1936-42, 6 %	13,534 98	14,031 99
Tisdale, Ont., 1938-40, 6 %	24,000 00	25,531 27
York, Ont., 1945-46, 6 %	32,986 67	32,581 21
Miscellaneous:		
Abitibi Power & Paper Co., Ltd., 1953, 5 %	75,000 00	68,458 88
Abitibi Power & Paper Co., Ltd., 1953, 5 %	25,000 00	23,784 82
Architects Building Corp., 1945, 6 %	25,000 00	24,020 23
Burns & Co., Ltd., 1948, 5 ½ %	50,000 00	48,090 46
Can. Power & Paper Corp., 1958, 5 ½ %	25,000 00	21,234 31
Can. Power & Paper Corp., 1958, 5 ½ %	25,000 00	17,036 51
Can. Copper Refiners, Ltd., 1945, 6 %	25,000 00	24,755 22
Can. Interlake Paper Co., 1949, 6 %	50,000 00	47,294 65
Canadian Vickers, Ltd., 1947, 6 %	25,000 00	24,737 50
Consumers Glass Co., Ltd., 1948, 5 %	25,000 00	23,088 44
Dominion Realty Corp., Ltd., 1945, 5 ½ %	25,000 00	24,876 60
Donnacona Paper Co., Ltd., 1948, 5 ½ %	50,000 00	49,446 75
Fed. Grain, Ltd., 1949, 6 %	25,000 00	23,766 46
General Steel Wares, 1952, 6 %	51,000 00	51,246 96
Gleneagles Investment Co., 1944, 6 ½ %	19,400 00	18,853 50
Great Lakes Paper Co., Ltd., 1950, 6 %	25,000 00	22,475 00
H. Smith Paper Mills, Ltd., 1953, 5 ½ %	25,000 00	23,544 57
H. Smith Paper Mills, Ltd., 1953, 5 ½ %	50,000 00	47,526 35
H. Smith Paper Mills, Ltd., 1953, 5 ½ %	25,000 00	24,030 88
Inter. Power & Paper Co., of Nfld., 1968, 5 %	50,000 00	47,520 14
Inter. Power & Paper Co., of Nfld., 1968, 5 %	25,000 00	22,268 00
Inter. Power & Paper Co., of Nfld., 1968, 5 %	50,000 00	48,558 79
Invest. Equitable Corp., Ltd., 1949, 5 ½ %	25,000 00	24,712 87
Kingston Elevator Co., Ltd., 1950, 6 %	25,000 00	24,029 27
Lake St. John Power & Paper Co., Ltd., 1947, 6 ½ %	11,000 00	11,000 00
Legare, P. T. Co., Ltd., 1947, 6 %	15,000 00	15,000 00
Lord Nelson Hotel Co., Ltd., 1947, 6 ½ %	30,000 00	31,258 92
Lord Nelson Hotel Co., Ltd., 1947, 6 ½ %	50,000 00	50,000 00
Metropolitan Corp. of Canada, Ltd., 1947, 6 %	39,000 00	38,187 52
Montreal Apartments, Ltd., 1948, 5 ½ %	50,000 00	49,272 70
Peel St. Realties, Ltd., 1950, 6 ½ %	25,000 00	24,327 80
Port Alfred Pulp & Paper Corp., 1957, 5 ½ %	25,000 00	22,287 32
Port Alfred Pulp & Paper Corp., 1957, 5 ½ %	25,000 00	23,041 52
Rolland Paper Co., Ltd., 1948, 5 ½ %	25,000 00	23,424 43
Simpson's, Ltd., 1949, 6 %	8,000 00	7,980 26
Stock Exchange Bldg. Corp., Ltd., (Vancouver), 1944, 6 %	25,000 00	24,435 50
United Grain Growers, Ltd., 1949, 5½ %	17,000 00	16,592 95
United Grain Growers, Ltd., 1948, 5 %	25,000 00	24,429 92
Western Steel Products, Ltd., 1948, 6 %	10,000 00	9,840 60
Windsor Hotel of Sault Ste. Marie, Ltd., 1950, 6 ½ %	50,000 00	49,506 03
Windsor Hotel of Sault Ste. Marie, Ltd., 1950, 6 ½ %	25,000 00	24,753 01
Public Utilities:		
British Columbia Power Corp., Ltd., 1960, 5 ½ %	25,000 00	24,503 28
Can. Northern Power Corp., 1953, 5 %	10,000 00	9,296 86
Can. Northern Power Corp., 1953, 5 %	25,000 00	23,777 92
Canada Steamship Lines, 1941, 6 %	10,000 00	9,936 53
Detroit International Bridge, 1952, 6 ½ %	25,000 00	22,022 48
Essex Border Commission, 1950, 5 ¾ %	10,000 00	10,421 70
Essex Border Commission, 1947-48, 5 ½ %	25,000 00	25,994 33
Gatineau Power Co., Ltd., 1956, 5 %	31,000 00	29,396 46
Inter. Power Co., Ltd., 1957, 6 %	50,000 00	46,860 45
Jamaica Public Service Co., 1950, 5 %	25,000 00	23,125 00
Montreal Island Power, 1957, 5 ½ %	50,000 00	50,000 00
Montreal Tramways Co., 1955, 5 %	25,000 00	24,018 65
National L. & P. Co., Ltd., 1949, 6 %	10,000 00	9,901 37
National L. & P. Co., Ltd., 1949, 6 %	15,000 00	14,852 04
Ontario Power Service Corp., 1950, 5 ½ %	25,000 00	23,250 00
Ontario Power Service Corp., 1950, 5 ½ %	10,000 00	9,300 00
Ontario Power Service Corp., 1950, 5 ½ %	5,000 00	4,650 00
Pacific Coast Term., Ltd., 1948, 6 ½ %	25,000 00	25,000 00
Winnipeg Electric Co., 1954, 6 %	61,000 00	61,777 80
	$3,932,123 22	$3,883,995 02

Scheduce "E"

Stocks Owned by the Company

Description	Par Value	Book Value	Market Value
Canadian Pacific Railway, 400 shares	$10,000 00	$22,500 00	$16,000 00
G.T.R. Perp. Debenture Stock	121,665 00	97,363 75	104,631 90
Middle West Utilities Co. (Conv. Pref.), 100 shares	N.P.V.	10,150 00	9,800 00
Bank of Montreal, 25 shares	$2,500 00	7,875 00	7,025 00
National Public Service Corp. (Conv. Pref.) 100 shares	N.P.V.	4,837 50	4,400 00
Shawinigan Water & Power, 100 shares	N.P.V.	10,000 00	5,100 00
Robt. Simpson Co., Ltd., (Pref.), 250 shares	$25,000 00	26,125 00	27,000 00
		$178,851 25	$173,956 90

NEW YORK LIFE INSURANCE COMPANY*

Head Office, New York

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.

Chief or General Agent in Ontario.—Ralph M. Devins, 330 Bay St., Toronto.

Date of Incorporation.—1841. *Date commenced business in Canada.*—1868.

Assets in Canada	$44,061,962
Ontario business in force (gross)	55,364,231
Canadian business in force (gross)	198,505,889

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$2,002,579
Premiums—Canada (net)	6,632,489
Death Claims—Ontario (net)	504,904
Death Claims—Canada (net)	1,615,500

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

Head Office, Seattle, Wash.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—J. J. Allen.

Chief or General Agent in Ontario.—D. R. Thompson, Imperial Bldg., Hamilton, Ont.

Date of Incorporation.—1901. *Date commenced business in Canada.*—May 10, 1918.

Assets in Canada	$988,694
Liabilities in Canada	514,558

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$230,276
Premiums—Canada (net)	1,025,849
Claims—Ontario (net)	109,325
Claims—Canada (net)	537,468

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

Head Office, Newark, N.J.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Henry P. Douglas, Montreal.

Chief or General Agent in Ontario.—Walter Hammond, 1200 Bay St. (Room 3), Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—February 3, 1909.

Life:	
Assets in Canada	$82,848,979
Ontario business in force (gross)	258,322,193
Canadian business in force (gross)	499,263,458
Other than Life:	
Assets	$63,066
Liabilities	947

Premiums Written—Claims Incurred	
Life:	
Premiums—Ontario (net)	$9,317,503
Premiums—Canada (net)	19,458,022
Death Claims—Ontario (net)	1,179,889
Death Claims—Canada (net)	2,752,684
Other than Life:	
Premiums—Ontario (net)	$2,091
Premiums—Canada (net)	5,687
Claims—Ontario (net)	583
Claims—Canada (net)	488

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*See note on page 1.

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MINNEAPOLIS, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Winnipeg.

Chief or General Agent in Ontario.—H. H. Main, 210 Dundas St. W., Toronto.

Date of Incorporation.—1899. *Date commenced business in Canada.*—August 18, 1920.

		Premiums Written—Claims Incurred	
Assets in Canada	$338,285	Premiums—Ontario (net)	$104,128
Liabilities in Canada	187,738	Premiums—Canada (net)	360,808
		Claims—Ontario (net)	47,075
		Claims—Canada (net)	176,529

ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, John Hyde, Westmount, Que.; Vice President and General Manager, A. T. Patterson, Montreal.

Directors.—C. E. Ward, Montreal; W. H. Bardwell, Montreal; Lucien St. Mars, Longueuil; Rev. Frank Charters, Westmount; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; E. E. Workman, Montreal, John Hyde, Westmount, Que.; A. T. Patterson, Montreal.

Chief or General Agent in Ontario.—C. Gettings, 36 James St. S., Hamilton, Ont.

Date of Incorporation.—1910. *Date commenced business in Canada.*—September 1, 1910.

		Premiums Written—Claims Incurred	
Life:		*Life:*	
Assets in Canada	$1,220,128	Premiums—Ontario (net)	$84,242
Ontario business in force (gross)	2,763,093	Premiums—Canada (net)	141,449
Canadian business in force (gross)	4,295,606	Death Claims—Ontario (net)	10,240
		Death Claims—Canada (net)	70,865
Other than Life:		*Other than Life:*	
Assets	$20,664	Premiums—Ontario (net)	$2,671
Liabilities	7,595	Premiums—Canada (net)	2,841
		Claims—Ontario (net)	1,609
		Claims—Canada (net)	1,822

STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.

Chief or General Agent in Ontario.—F. W. Doran, 24 King St. West, Toronto.

Date of Organization.—1825. *Date commenced business in Canada.*—1846.

		Premiums Written—Claims Incurred	
Assets in Canada	$20,198,484	Premiums—Ontario (net)	$317,261
Ontario business in force (gross)	10,498,393	Premiums—Canada (net)	953,665
Canadian business in force (gross)	31,330,235	Death Claims—Ontario (net)	364,674
		Death Claims—Canada (net)	628,895

STATE LIFE INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hunter, Toronto.

Chief or General Agent in Ontario.—W. H. Hunter, 9 Richmond St. East, Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—1904.

		Premiums Written—Claims Incurred	
Assets in Canada	$439,226	Premiums—Ontario (net)	$16,142
Ontario business in force (gross)	1,275,807	Premiums—Canada (net)	21,286
Canadian business in force (gross)	1,459,170	Death Claims—Ontario (net)	27,250
		Death Claims—Canada (net)	32,250

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*See note on page 1.

UNION MUTUAL LIFE INSURANCE COMPANY*

HEAD OFFICE, PORTLAND, MAINE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Henri E. Morin, Montreal.
Chief or General Agent in Ontario.—Edwin J. Atkinson, Federal Bldg., Toronto.
Date of Incorporation.—1848. *Date commenced business in Canada.*—October 12, 1868.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$2,688,626	Premiums—Ontario (net)	$16,851
Ontario business in force (gross)	610,796	Premiums—Canada (net)	256,494
Canadian business in force (gross)	7,971,870	Death Claims—Ontario (net)	29,837
		Death Claims—Canada (net)	102,055

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. S. Ryder, Toronto.
Chief or General Agent in Ontario.—E. S. Ryder, Confederation Life Building, Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$88,140	Premiums—Ontario (net)	$27,743
Liabilities in Canada	64,429	Premiums—Canada (net)	91,376
		Claims—Ontario (net)	31,366
		Claims—Canada (net)	56,688

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*See note on page 1.

C

CASH MUTUAL INSURANCE CORPORATIONS

C

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.

Commenced Business 28th October, 1871

OFFICERS AND DIRECTORS (1931)

Officers.—President, Geo. C. H. Lang; Vice-President, L. J. Breithaupt; Manager, W. H. Schmalz, Kitchener; Secretary-Treasurer, F. W. Snyder.

Directors.—Geo. C. H. Lang, Kitchener; L. J. Breithaupt, Kitchener; Hartman Krug, Kitchener; W. H. Schmalz, Kitchener; W. D. Euler, M.P., Kitchener; H. J. Sims, Kitchener; W. J. Motz, Kitchener; Carl Kranz, Kitchener; Henry Knell, Kitchener.

Auditors.—J. M. Scully, Kitchener; J. A. Law, Kitchener.

Unassessed Premium Note Capital, $218,453.43

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate		$60,000 00
Mortgage loans on real estate		397,061 12
Bonds and debentures (including Ontario Government deposit). (*Schedule "C"*)		1,149,941 28
Cash on hand at Head Office	$3,326 71	
" deposit in Bank of Montreal, Kitchener	25,286 34	
		28,613 05
Amount of agents' balances		34,416 59
" premium notes in force, after deducting all payments thereon and assessments levied		218,453 43
" reinsurance on losses		9,176 18
" accrued interest		22,039 18
Total Assets		$1,919,700 83

Liabilities

Amount of reserve of unearned premiums carried out at 80 per cent	$172,003 69
" losses supposed or reported	11,365 75
Total Liabilities	$183,369 44

Receipts

Cash balance at 31st December, 1929 (not extended), $8,049.47.	
Cash received as cash payments and instalments due in 1930	$63,374 60
" premiums on cash systems	263,699 35
" interest	85,734 94
" agents' balances at 1929 received in 1930	32,796 89
" reinsurance on losses	22,848 74
" from investments (not extended), $221,522.02.	
Total Receipts	$468,454 52

Expenditure

Expenses of management:	
Commissions, $58,200.55; law costs, $365.26; fuel and light, $1,180.48; investigation of claims, $2,187.90; license fee, $250.00; Fire Marshal tax, $820.90; rent, $4,054.10; salaries and fees, $54,780.67; printing, postage, etc., $8,372.53; other expenses, $4,950.93	$135,163 32
Miscellaneous payments:	
Cash paid for losses	182,477 43
" reinsurance	42,241 90
" rebate, abatement and returned premiums	35,058 26
Total Expenditure	$394,940 91

Currency of Risks

Amount covered by Policies in force 31st December, 1930

System	One Year or Less	Three Years	Total
Mutual	....	$6,748,922 00	$6,748,922 00
Cash	$16,669,016 00	$30,615,099 00	47,284,115 00
Totals	$16,669,016 00	$37,364,021 00	$54,033,037 00
Reinsurance			
Mutual	....	$1,639,250 75	$1,639,250 75
Cash	$1,541,113 97	695,245 16	2,236,359 13
Total Reinsurance	$1,541,113 97	$2,334,495 91	$3,875,609 88
Net risks carried by Company 31st December, 1930	$15,127,902 03	$35,029,525 09	$50,157,427 12

Movement in Risks

Fire Risks—Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,669	$6,809,521 00
Policies new and renewed during 1930	888	2,228,280 00
Gross number during 1930	3,557	$9,037,801 00
Less expired and cancelled in 1930	934	2,288,879 00
Net risks in force on mutual system, 31st December, 1930	2,623	$6,748,922 00

Fire Risks—Cash System	Number	Amount
Policies in force, 31st December, 1929	25,410	$42,882,889 00
Policies new and renewed during 1930	10,744	19,606,484 00
Gross number during 1930	36,154	$62,489,373 00
Less expired and cancelled in 1930	9,074	15,205,258 00
Net risks in force on cash system, 31st December, 1930	27,080	$47,284,115 00

Schedule "C"

Bonds, Debentures and Stocks Owned by the Company

	Par Value	Book Value
Province of Alberta, 4½%, 1957	$30,000 00	$28,458 00
Province of British Columbia, 4½%, 1941	30,000 00	28,786 15
Province of Alberta, 4½%, 1960	40,000 00	37,190 00
Pacific Great Eastern Ry. (British Columbia Guar.), 4½%, 1942	40,000 00	38,098 53
Canadian National Railways, 5%, 1954	65,000 00	65,000 00
Canadian Northern Pacific Ry. Debenture Stock, 4%, 1950	121,666 66	100,937 50
Town of Timmins (Ontario Guar.), 4%, 1954	10,000 00	10,000 00
Town of Berlin, 4½%, 1937	1,668 14	1,668 14
Town of Berlin, 5%, 1937	3,731 50	3,731 50
City of Guelph, 4½%, 1938	10,000 00	10,000 00
Town of Berlin, 4½%, 1939	8,478 59	8,478 59
Town of Kenora, 5%, 1940	10,000 00	10,000 00
City of Kitchener, 5½%, 1936	5,016 25	5,016 25
City of Kitchener, 6%, 1947	2,321 71	2,321 71
City of Toronto Roman Catholic Separate Schools, 5½%, 1939	14,000 00	14,000 00
City of Peterborough Corporation, 5½%, 1949	12,000 00	12,000 00
Roman Catholic Separate Schools, Windsor, 5½%, 1950	28,200 00	27,872 89
City of Kitchener, 5%, 1938	34,459 29	34,459 29
Township of Etobicoke, 5½%, 1941	30,445 93	31,426 20
City of Kitchener, 5%, 1941	18,852 37	18,978 38
Town of Mimico, 5%, 1948	30,086 78	30,354 94
City of Windsor, 5%, 1934	25,000 00	25,000 00
Township of York, 5%, 1940	19,000 00	18,433 80
City of Kitchener, 5%, 1959	30,376 66	29,496 65
City of Kitchener, 5%, 1959	25,000 00	24,092 80
Township of Sandwich West, 5%, 1953	15,000 00	13,198 40
Township of North York, 5%, 1960	24,134 40	24,066 89
Waterloo Trust & Savings Co., 5%, 1935	50,000 00	50,000 00
Great West Saddlery Co., Ltd., 6%, 1948	30,000 00	29,700 00
Matthews Steamship Co., Ltd., 6%, 1941	25,000 00	25,203 90
Port Alfred Pulp & Paper Corp., 5½%, 1957	25,000 00	25,050 84
Dominion Tar & Chemical Co., 6%, 1949	25,000 00	25,000 00
Simpsons Limited, 6%, 1949	25,000 00	24,875 00
St. Maurice Valley Corp., 5½%, 1957	25,000 00	23,187 50
Abitibi Power & Paper Co., 5%, 1953	30,000 00	25,650 00
Canada Steamship Lines, 6%, 1941	25,000 00	24,437 50
Canada Gypsum & Alabastine, 5½%, 1948	25,000 00	24,318 10
Northwestern Power Co., Ltd., 6%, 1960	15,000 00	14,700 00
British American Oil Co., 5%, 1945	5,000 00	4,987 50
McColl Frontenac Oil Co., 6%, 1949	10,000 00	9,900 00
Famous Players Canadian Corp., 6%, 1948	15,000 00	15,000 00
Power Corporation of Canada, 4½%, 1959	10,000 00	9,200 00
Canada Northern Power Co., Ltd., 5%, 1953	10,000 00	9,250 00
Ontario Power Service Corp., 5½%, 1950	15,000 00	13,612 50
Economic Investment Trust Ltd., 5%, 1957	10,000 00	9,362 50
Maple Leaf, 5½%, 1949	10,000 00	9,600 00
British American, 5%, 1945	15,000 00	14,400 00
Dominion Realty Co., Ltd., 5½%, 1945	25,000 00	24,875 00
Canadian Pacific Railway Stock, 210 Shares, Common	21,000 00	47,539 33
Waterloo Trust & Savings Co., 100 Shares	10,000 00	12,500 00
Mercury Mills, 100 Shares, Preferred	10,000 00	9,300 00
International Milling Co., 150 Shares	15,000 00	15,225 00
	$1,165,438 28	$1,149,941 28

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT, ONT.

Commenced Business 10th October, 1839

OFFICERS AND DIRECTORS (1931)

Officers.—President, Hon. Lincoln Goldie; Vice-President, John R. Blake; Manager, John N. MacKendrick, Galt.

Directors.—Hon. Lincoln Goldie, Guelph; Jno. R. Blake, Galt; W. K. George, Toronto; A. E. Watson, Ayr; J. N. MacKendrick, Galt; F. S. Jarvis, Galt; James D. Allan, Galt; H. L. McCulloch, Galt; Alex. R. Goldie, Galt.

Auditors.—Thorne, Mulholland, Howson & McPherson, Toronto.

Unassessed Premium Note Capital, $181,654.00

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate		$30,000 00
Mortgage loans on real estate		167,976 00
Book value bonds and debentures (including Ontario Government deposit). (*See Schedule "C"*)		1,392,152 69
Cash on hand at Head Office	$4,000 70	
Cash on deposit in Canadian Bank of Commerce, Galt	23,610 84	
" Bank of Toronto, Galt	10,760 09	
" Waterloo Trust & Savings Co., Galt	10,722 56	
		49,094 19
Amount of agents' balances (net)		19,914 15
" premium notes in force, after deducting all payments thereon and assessments levied		181,654 00
" reinsurance on losses		3,634 99
" interest accrued		27,932 27
Total Assets		$1,872,358 29

Liabilities

Amount of supposed or reported loss	$16,783 33
Amount of reserve of unearned premiums, $277,624.35, carried out at 80 per cent.	222,099 48
Total Liabilities	$238,882 81

Receipts

Cash balance at 31st December, 1929 (not extended), $34,212.88.	
Cash received as cash payments and instalments	$61,920 20
" premiums on cash system	291,774 69
" agents' balances of 1929 received in 1930	24,847 47
" interest (including rent)	84,064 58
" reinsurance (on losses)	32,449 07
" all other	65 21
" from mortgages and debenture investments (not extended), $49,007.41.	
Total Receipts	$495,121 22

Expenditure

Expenses of management:	
Commissions, $54,929.08; fuel and light, $507.88; investigation of claims, $1,734.53; license fee, $300.00; Fire Marshal tax, $1,092.09; travelling expenses, $2,877.00; taxes, $4,923.71; salaries and fees, $45,864.00; printing, postage, etc., $5,474.55 other expenses, $3,606.33	$121,309 17
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1930	11,254 19
" losses which occurred during 1930	155,124 62
" reinsurance premiums	47,086 26
" rebate, abatement and returned premiums	20,759 18
" refund to members	11,497 62
" purchase of securities (not extended), $137,094.45.	
Total Expenditure	$367,031 04

Currency of Risks

Amount covered by Policies in force 31st December, 1930

System	One year or less	Three Years	Total
Mutual	....	$4,838,898 30	$4,838,898 30
Cash	$13,371,223 32	43,754,962 53	57,126,185 85
Total	$13,371,223 32	$48,593,860 83	$61,965,084 15
Reinsurance			
On mutual system	....	$865,818 00	$865,818 00
Cash system	$513,290 00	5,855,984 00	6,369,274 00
Total reinsurance	$513,290 00	$6,721,802 00	$7,235,092 00
Net risks carried by Company, 31st December, 1930	$12,857,933 32	$41,872,058 83	$54,729,992 15

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,977	$4,883,373 30
Policies new and renewed during 1930	639	1,648,246 66
Gross number during 1930	2,616	$6,531,619 96
Less expired and cancelled in 1930	697	1,692,721 66
Net risks in force on mutual systems, 31st December, 1930	1,919	$4,838,898 30

Cash System	Number	Amount
Policies in force, 31st December, 1929	25,656	$56,684,506 53
Policies new and renewed during 1930	14,502	20,796,649 97
Gross number during 1930	40,158	$77,481,156 50
Less expired and cancelled in 1930	13,777	20,354,970 65
Net risks in force, on cash system, 31st December, 1930	26,381	$57,126,185 85

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Galt, 4 %, 1931	$222 42	$222 42
Fort William, 4 ½ %, 1936	20,000 00	20,000 00
Midland, 4 ½ %, 1931-1936	9,499 46	9,499 46
Stratford, 4 ½ %, 1939	4,000 00	4,000 00
Newmarket, 5 %, 1931-35	4,607 80	4,607 80
Smith's Falls, 5 %, 1931-36	6,484 32	6,484 32
East Flamboro, 5 %, 1931-1941	5,133 21	5,133 21
Halton County, 4 %, 1931-32	4,163 46	2,264 46
Scarboro Township, 5 ½ %, 1931-38	5,666 85	5,666 85
Hanover, 6 %, 1933-37	5,145 28	5,145 28
New Hamburg, 5 %, 1933	3,000 00	2,125 26
New Toronto, 6 %, 1932-44	11,078 42	10,745 10
St. Catharines, 5%, 1934	10,000 00	9,415 00
Toronto, 6 %, 1943-1950	23,000 00	23,000 00
Toronto, 6 %, 1943-1945	37,000 00	37,000 00
Toronto, 6 %, 1943	58,000 00	58,000 00
Toronto, 6 %, 1945	70,000 00	70,000 00
Toronto, 6 %, 1947	75,000 00	75,000 00
Toronto, 6 %, 1948	63,000 00	63,000 00
Toronto, 6 %, 1949	81,000 00	81,000 00
Toronto, 6 %, 1950	40,000 00	40,000 00
Hamilton, 6 %, 1938	21,688 48	21,688 48
Galt, 6 %, 1940-41	50,000 00	50,000 00
Sault Ste. Marie, 6 %, 1936	17,000 00	17,739 50
Mimico, 6 %, 1939-42	1,827 38	1,921 16
Mimico, 6 %, 1939-42	4,576 21	4,811 26
Mimico, 6 %, 1938-39	4,329 15	4,545 69
Mimico, 6 %, 1939-42	7,130 98	7,483 63
Kitchener, 5 ½ %, 1953	5,000 00	5,187 00
Kenora, 5 ½ %, 1937	15,000 00	14,572 50
Kenora, 5 ½ %, 1937	10,000 00	9,715 00
Fort Erie, 5 ½ %, 1934-54	25,338 09	25,211 40
Peterboro, 5 %, 1943	25,000 00	25,000 00
Fort Frances, 5 ½ %, 1934-46	30,000 00	30,743 60
Stratford, 5 %, 1934-39	25,000 00	25,000 00
Welland, 5 %, 1953-55	25,000 00	25,000 00
Fort William, 5 %, 1957	30,000 00	29,925 00
Township of York, 5 %, 1936	25,000 00	25,000 00
Oshawa, 5 %, 1940-49	12,435 41	12,435 41
Galt, 5 ½ %, 1933-43	10,536 96	10,983 41
North Bay, 5 %, 1935-47	25,251 11	25,251 11
Waterdown, 5 ½ %, 1931-57	14,343 97	15,209 47
Kenora, 5 %, 1947-50	20,111 15	20,111 15
Fort Frances, 5 ½ %, 1945-47	10,072 15	10,691 18
Teck Township, 5 ½ %, 1934-35	7,054 70	7,204 25
Teck Township, 5 ½ %, 1937-41	18,003 89	18,658 61
Bridgeburg, 5 ½ %, 1934-43	15,262 90	15,501 09
York Township, 5 %, 1932-37	20,000 00	19,646 00
North Bay, (R.C. School Bonds), 6 % 1940-49	13,432 12	13,593 11
Galt, 5 %, 1931-45	25,000 00	24,976 99
Rainy River, 6 %, 1932-42	15,138 98	15,398 96
Dryden, 5 ½ %, 1952-53	11,091 87	11,091 87
Dryden, 5 ½ %, 1954-55	2,871 28	2,871 28
Mimico, 5 %, 1946-56	21,083 35	20,642 49
Canadian Northern Railway Debentures, 4 %, 1934	7,728 25	6,346 68
Canadian National Railways, 5 %, 1954	30,000 00	29,775 00
Canadian National Railways, 4 ½ %, 1968	31,000 00	29,605 00
Canadian National Railways, 5 %, 1969	25,000 00	24,625 00
Canada Permanent Mortgage Corp., 5 %, 1937	10,000 00	10,000 00
Victoria Trust & Savings Co., 5 %, 1938	10,000 00	10,000 00
Guelph & Ontario Investment Society, 5 %, 1935	5,000 00	5,000 00
Province of Ontario, 6 %, 1935	30,000 00	30,000 00
Province of Ontario, 6 %, 1941	75,000 00	75,000 00
Province of Ontario, 6 %, 1943	35,000 00	35,000 00
Province of Ontario, 6 %, 1943	22,000 00	22,000 00
Dominion of Canada, 4 ½ %, 1944	15,000 00	14,681 25
	$1,395,309 60	$1,392,152 69

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of incorporation.—1865. *Date commenced business in Canada.*—October 6, 1915.

Assets in Canada	$182,927 14
Liabilities in Canada	80,788 98

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$112,086 16
Premium—Canada (net)	141,705 35
Claims—Ontario (net)	77,838 89
Claims—Canada (net)	96,185 22

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD

Commenced Business 1st December, 1863

OFFICERS AND DIRECTORS (1931)

Officers.—President, G. G. McPherson; Vice-President, James Jones; Manager, Geo. Kay.

Directors.—G. G. McPherson, Stratford; James Jones, Mitchell; Alex. Faill, Stratford; A. M. Kay, Stratford; Ralph M. Trow, Stratford; H. W. Strudley, Stratford; J. H. Gordon, Stratford; J. A. Makins, Stratford; Geo. Kay, Stratford.

Auditors.—A. H. Alexander, Stratford; R. J. Moffatt, Stratford.

Unassessed Premium Note Capital, $143,535.14.

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate		$40,000 00
Mortgage loans on real estate		37,104 45
Par value of bonds and debentures (including Ontario Government deposit). (*See Schedule "C"*)		1,164,303 46
Cash at Head Office	$7,820 65	
Cash deposited in Royal Bank, Stratford	7,928 99	
" Canadian Bank of Commerce, Stratford	2,739 63	
" Bank of Montreal, Stratford	1,239 92	
		19,729 19
Amount of agents' balances		27,854 15
" premium notes in force, after deducting all payments thereon and assessments levied	$143,535 14	
" Less residue of premium notes for reinsurance	16,256 90	
		127,278 24
" reinsurance on losses		4,364 04
Interest due and accrued		24,652 70
Total Assets		$1,445,286 23

Liabilities

Amount of losses adjusted	$1,300 00
" losses supposed or reported	16,039 39
" reserve of unearned premiums carried out at 80 per cent	184,778 20
Total Liabilities	$202,117 59

Receipts

Cash balance at 31st December, 1929 (not extended), $45,803.93.	
Cash received as cash payments and instalments due in 1930	$45,098 38
" as premiums on cash system	245,704 59
" for interest	63,387 04
" for reinsurance on account of losses	56,586 04
" agents' balances of 1929 received in 1930	25,043 84
" all other	2,062 07
" from investment (not extended), $95,621.72.	
Total Receipts	$437,881 96

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*See note on page 1.

Expenditure

Expenses of management: Commissions, $55,070.73; law costs, $42.85; fuel and light, $497.36; investigation of claims, $2,863.08; license fee, $300.00; Fire Marshal tax, $926.63; travelling expenses, $868.38; taxes, $4,520.08; salaries and fees, $42,632.60; printing, postage, etc., $3,331.65; other expenses, $6,222.28	$117,275 64
Miscellaneous payments:	
Cash paid for losses	230,140 30
" reinsurance	58,652 55
" rebates	21,817 44
" accrued interest	1,154 39
" all other	33 65
" investments (not extended), $130,504.45.	
Total Expenditure	$429,073 97

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	One year or less	Three Years	Total
Mutual		$6,794,852 00	$6,794,852 00
Cash	8,854,128 00	46,498,010 00	55,352,138 00
Totals	$8,854,128 00	$53,292,862 00	$62,146,990 00
Reinsurance			
Mutual		$1,618,666 00	$1,618,666 00
Cash	$2,177,583 00	$7,783,756 00	9,961,339 00
Totals	$2,177,583 00	$9,402,422 00	$11,580,005 00
Net risks carried by Company, 31st December, 1930	$6,676,545 00	$43,890,440 00	$50,566,985 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,360	$7,059,157 00
Policies new and renewed during 1930	815	2,076,709 00
Gross number during 1930	3,175	$9,135,866 00
Less expired and cancelled in 1930	814	2,341,014 00
Net risks in force on mutual system, 31st December, 1930	2,361	$6,794,852 00

Cash System	Number	Amount
Policies in force, 31st December, 1929	27,746	$56,260,984 00
Policies new and renewed during 1930	13,304	24,407,798 00
Gross number during 1930	41,050	$80,668,782 00
Less expired and cancelled in 1930	13,148	25,316,644 00
Net risks in force on cash system, 31st December, 1930	27,902	$55,352,138 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Province of Ontario, 6%, 1941	$10,000 00	$10,000 00
Province of Ontario, 6%, 1943	15,000 00	15,000 00
Province of Ontario, 6%, 1943	45,000 00	45,000 00
Province of Ontario, 6%, 1943	25,000 00	25,000 00
Province of Ontario, 6%, 1941	10,000 00	10,000 00
Province of Ontario, 4½%, 1946	6,000 00	6,000 00
Province of Ontario, 5%, 1942	45,000 00	45,000 00
Province of Quebec, 4½%, 1956	44,000 00	44,000 00
Province of Ontario, 6%, 1943	10,000 00	10,000 00
Province of Ontario, 5%, 1948	20,000 00	20,000 00
Province of Ontario, 5%, 1948	4,000 00	4,000 00
Province of Ontario, 5%, 1948	25,000 00	25,000 00
Newfoundland, 5%, 1955	10,000 00	10,000 00
C.N.R., Dominion of Canada, 5%, 1937	25,000 00	25,000 00
C.N.R., Dominion of Canada, 5%, 1938	19,000 00	19,000 00
C.N.R., Dominion of Canada, 5%, 1938	27,000 00	27,000 00
C.N.R., Dominion of Canada, 5%, 1954	23,000 00	23,000 00
C.N.R., Dominion of Canada, 5%, 1954	20,000 00	20,000 00
C.N.R., Dominion of Canada, 5%, 1954	40,000 00	40,000 00
C.N.R., Dominion of Canada, 5%, 1954	25,000 00	25,000 00
C.N.R., Dominion of Canada, 5%, 1954	10,000 00	10,000 00
Hydro-Electric Power, Ontario, 6%, 1941	20,000 00	20,000 00
Hydro-Electric Power, Ontario, 6%, 1961	20,000 00	20,000 00
Brandon, 5%, 1938	10,000 00	10,000 00
Mimico, 5%, 1941	4,863 09	4,863 09
Blyth, 5%, 1936	1,800 62	1,800 62
Chesley, 5%, 1931	305 71	305 71
Hibbert, 5%, 1932	1,492 07	1,492 07
Mitchell, 5%, 1932	521 70	521 70
Mitchell, 5%, 1943	3,747 39	3,747 39
Tavistock, 5%, 1942	10,045 61	10,045 61

Schedule "C"—*Continued*

Bonds and Debentures Owned

	Par Value	Book Value
Stratford, 5%, 1944	$15,000 00	$15,000 00
Wallaceburg, 5½%, 1943	20,000 00	20,000 00
Barton, 5%, 1944	10,000 00	10,000 00
Owen Sound, 5%, 1935	5,000 00	5,000 00
Owen Sound, 5%, 1935	10,000 00	10,000 00
Preston, 6%, 1941	7,050 81	7,050 81
Renfrew, 6%, 1941	8,488 98	8,488 98
Mimico, 6%, 1946	20,277 61	20,277 61
Renfrew, 5%, 1949	2,723 04	2,723 04
Renfrew, 5%, 1944	3,144 67	3,144 67
Fort William, 5%, 1948	10,000 00	10,000 00
Belleville, 6%, 1946	10,000 00	10,000 00
Mimico, 5½%, 1945	11,000 00	11,000 00
Mitchell, 5½%, 1938	10,000 00	10,000 00
Brantford, 5%, 1951	10,600 00	10,600 00
Stratford, 5%, 1946	20,500 00	20,500 00
North Bay, 5½%, 1939	10,000 00	10,000 00
Edmonton, 5%, 1946	10,000 00	10,000 00
Windsor, 5%, 1945	5,000 00	5,000 00
Smith's Falls, 5%, 1940	5,000 00	5,000 00
Montreal, 4½%, 1966	10,000 00	10,000 00
London, 4½%, 1943	8,000 00	8,000 00
Lincoln, 5½%, 1942	5,000 00	5,000 00
Vancouver, 5%, 1942	15,000 00	15,000 00
Stratford, 5%, 1942	15,000 00	15,000 00
Victoria, 5½%, 1942	15,000 00	15,000 00
Walkerville, 5%, 1945	13,766 79	13,766 79
London, 5%, 1944	10,000 00	10,000 00
Port Colborne, 4½%, 1938	10,308 41	10,308 41
Winnipeg, 5%, 1950	25,000 00	25,000 00
Lethbridge School, 6%, 1938	2,666 96	2,666 96
North Battleford School, 6%, 1943	10,000 00	10,000 00
Stratford Roman Catholic School, 5½%, 1952	5,000 00	5,000 00
Windsor Roman Catholic School, 5½%, 1956	4,000 00	4,000 00
Calgary School Districts, 5%, 1948	9,000 00	9,000 00
British Mortgage & Trust Co., 5%, 1935	25,000 00	25,000 00
Mercury Mills, 5½%, 1953	25,000 00	25,000 00
United Grain Growers, 5%, 1948	25,000 00	25,000 00
Can. P. & P. Corporation, 5½%, 1958	25,000 00	25,000 00
H. E. B. & S. Corporation, 5%, 1957	25,000 00	25,000 00
Gatineau Power, 5%, 1956	25,000 00	25,000 00
Fraser Companies, 6%, 1950	25,000 00	25,000 00
Quebec Power, 5%, 1968	25,000 00	25,000 00
Con. Inv. Corporation, 4½%, 1959	25,000 00	25,000 00
B. C. Power Corporation, 5½%, 1960	17,000 00	17,000 00
Ontario Power Service, 5½%, 1950	15,000 00	15,000 00
Montreal Tramways Co., 5%, 1955	15,000 00	15,000 00
	$1,164,303 46	$1,164,303 46

PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MANITOBA

Manager.—Stratton Whitaker, Portage La Prairie, Man.

Chief or General Agent in Ontario.—A. E. Wetmore, Dominion Bank Building, Toronto.

Incorporated Dominion of Canada, May, 1930. *Commenced business in Ontario*, February, 1931.

No report was received concerning Ontario business for 1930 as the company did not transact business in the Province until February, 1931.

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 7th May, 1863

OFFICERS AND DIRECTORS (1931)

Officers.—President, L. W. Shuh; Vice-President, W. G. Weichel; Manager, A. Foster.

Directors.—L. W. Shuh, Waterloo; W. G. Weichel, Waterloo; E. J. Bauer, Waterloo; W. R. Bricker, Waterloo; J. H. Simpson, Guelph; Jos. Stauffer; Galt, A. Foster, Waterloo; Oscar Rumpel, Kitchener; Ford S. Kumpf, Waterloo.

Auditors.—J. F. Scully, C. A., Waterloo; R. P. Uffelmann, Waterloo.

Unassessed Premium Note Capital, $204,328.05

See note on page 1.

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate		$45,000 00
Mortgage loans on real estate		20,300 00
Book value bonds and debentures (including Ontario Government deposit). (*See Schedule "C"*)		1,554,535 51
Cash at Head Office	$8,188 40	
Cash deposited in Bank of Toronto, Waterloo	2,997 31	
" Montreal Bank, Waterloo	12,778 01	
" Royal Bank, Waterloo	735 41	
" Bank of Commerce, Waterloo	964 95	
" Waterloo Trust & Savings Co	4,825 61	
		30,489 69
Amount of agents' balances		1,929 02
" premium notes in force, after deducting all payments thereon and assessments levied		204,328 05
" accrued interest		5,036 38
" reinsurance on losses		25,163 10
Total Assets		$1,886,781 75

Liabilities

Amount of losses supposed or reported	$22,278 99
Amount of reserve of unearned premiums carried out at 80 per cent	291,351 69
Total Liabilities	$313,630 68

Receipts

Cash balance at 31st December, 1929 (not extended), $47,895.64.

Cash received as cash payments and instalments due in 1930	$69,487 11
" agents' balances of 1929 received in 1930	5,144 19
" premium on cash system	353,371 45
" interest	74,766 94
" reinsurance on losses	39,644 39
" all other	1,631 50
" from matured investments (not extended), $185,975.57.	
Total Receipts	$544,045 58

Expenditure

Expenses of management:

Commissions, $63,409.86; law costs, $118.71; fuel and light, $464.70; investigation of claims, $2,077.51; license fee, $300.00; Fire Marshal tax, $1,088.61; travelling expenses, $3,752.12; taxes, $3,760.64; salaries and fees, $51,054.00; printing, postage, etc., $6,559.50; other expenses, $8,380.47	$140,966 12

Miscellaneous payments:

Cash paid for losses	265,388 44
" reinsurance	57,408 52
" rebate, abatement and premiums	41,152 82
" all other	6,983 11
" for purchase of investments (not extended), $235,528.09.	
Total Expenditure	$511,899 01

Currency of Risks

Amount covered by policies in force 31st December, 1930

System	One year or less	Three Years	Total
Mutual		$7,031,515 00	$7,031,515 00
Cash	$12,882,518 00	67,842,820 00	80,725,338 00
Total	$12,882,518 00	$74,874,335 00	$87,756,853 00
Reinsurance			
Mutual		$1,551,558 00	$1,551,558 00
Cash	$807,234 00	10,000,048 00	10,807,282 00
Total	$807,234 00	$11,551,606 00	$12,358,840 00
Net risks carried by Company, 31st December, 1930	$12,075,284 00	$63,322,729 00	$75,398,013 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	2,752	$6,948,974 00
Policies new and renewed during 1930	1,028	2,423,047 00
Gross number during 1930	3,780	$9,372,021 00
Less expired and cancelled in 1930	934	2,340,506 00
Net risks in force on mutual system, 31st December, 1930	2,846	$7,031,515 00

Movement in Risks—*Continued*

Cash System

	Number	Amount
Policies in force, 31st December, 1929	41,510	$82,095,955 00
Policies new and renewed during 1930	21,995	36,695,291 00
Gross number during 1930	63,505	$118,791,246 00
Less expired and cancelled in 1930	22,052	38,065,908 00
Net risks in force on cash system, 31st December, 1930	41,453	$80,725,338 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
British Columbia, 6%, 1946	$50,000 00	$50,000 00
Canadian Northern Railway Co., 3½%, 1958	38,933 33	38,933 33
Canadian Northern Western Railway, 4½%, 1942	5,000 00	5,000 00
Canadian Northern Pacific Railway, 4½%, 1950	31,633 33	31,633 33
Canadian Northern Pacific Railway, 4½%, 1950	22,386 66	22,386 66
Canadian Northern Pacific Railway, 4%, 1950	1,460 00	1,460 00
Belleville, 5%, 1957	11,195 76	11,195 76
Brantford, 4%, 1941	10,000 00	10,000 00
Brantford, 6%, 1951	5,800 00	5,800 00
Edmonton, 5%, 1933	4,866 66	4,866 66
Edmonton, 5½%, 1945	15,000 00	15,000 00
Edmonton, 5½%, 1945	10,000 00	10,000 00
Fort William, 6%, 1953	35,000 00	35,000 00
Kitchener, 4%, 1933	571 21	571 21
Kitchener, 5½%, 1944	2,000 00	2,000 00
Kitchener, 5½%, 1944	9,261 51	9,261 51
Kitchener, 5½%, 1952	5,000 00	5,000 00
London, 6%, 1948	2,000 00	2,000 00
London, 5½%, 1931	9,000 00	9,000 00
Montreal, 4½%, 1953	48,666 66	48,666 66
Moosejaw, 5%, 1951	9,733 33	9,733 33
Moosejaw, 5%, 1957	25,000 00	25,000 00
Moosejaw, 5%, 1939	7,499 97	7,499 97
Oshawa, 5%, 1953	10,008 28	10,008 28
Sault Ste. Marie, 5½%, 1942	10,000 00	10,000 00
Stratford, 5%, 1939	25,000 00	25,000 00
Sydney, 5½%, 1953	10,000 00	10,000 00
Toronto, 5½%, 1950	4,000 00	4,000 00
Toronto, 5½%, 1951	2,000 00	2,000 00
Toronto, 6%, 1946	45,000 00	45,000 00
Toronto, 4%, 1948	14,113 33	14,113 33
Toronto, 5%, 1950	25,000 00	25,000 00
Toronto, 4½%, 1955	25,000 00	25,000 00
Windsor, 4½%, 1960	61,000 00	61,000 00
Woodstock, 5½%, 1950	1,000 00	1,000 00
Bridgeburg, 5½%, 1943	15,000 00	15,000 00
Carleton Place, 5½%, 1952	9,431 58	9,431 58
Eastview, 5½%, 1943	12,173 23	12,173 23
Eastview, 5½%, 1943	10,000 00	10,000 00
Hanover, 6%, 1942	1,151 49	1,151 49
Kenora, 5%, 1957	25,062 10	25,062 10
Kenora, 5½%, 1953	11,687 76	11,687 76
Kenora, 5½%, 1953	12,687 61	12,687 61
Melville, 5½%, 1959	1,917 45	1,917 45
Mimico, 5½%, 1954	10,385 00	10,385 00
Mimico, 5%, 1955	16,512 50	16,512 50
Minnedosa, 5%, 1941	4,000 00	4,000 00
MacLeod, 4%, 1974	8,565 50	8,565 50
Preston, 5½%, 1939	12,036 00	12,036 00
Preston, 5½%, 1943	3,710 32	3,710 32
Renfrew, 5%, 1942	711 20	711 20
Renfrew, 5%, 1942	5,119 62	5,119 62
Sandwich, 5½%, 1946	4,877 48	4,877 48
Sandwich, 6%, 1939	12,000 00	12,000 00
Swift Current (Indefinite), 3%	16,000 00	16,000 00
Walkerville, 6%, 1947	38,286 42	38,286 42
Waterloo, 6½%, 1951	4,821 40	4,821 40
Waterloo, 4%, 1935	899 65	899 65
Wingham, 6%, 1942	10,000 00	10,000 00
Chippawa, 5½%, 1944	9,252 52	9,252 52
Forest Hill, 5%, 1937	6,727 45	6,727 45
Forest Hill, 5%, 1941	4,286 09	4,286 09
Forest Hill, 5%, 1937	2,927 40	2,927 40
Forest Hill, 5%, 1936	2,386 30	2,386 30
Fort Erie, 5½%, 1944	13,641 87	13,641 87
Fort Erie, 5½%, 1954	5,648 48	5,648 48
Port Dover, 5½%, 1953	7,358 24	7,358 24
Carleton, 6%, 1940	1,000 00	1,000 00
Richmond, 4%, 1943	10,000 00	10,000 00
Lavallee, 6%, 1952	7,055 91	7,055 91
Greater Winnipeg Water District, 6%, 1951	50,000 00	50,000 00
Sandwich East, 5¼%, 1947	10,000 00	10,000 00
East York, 5%, 1957	11,514 82	11,514 82
Waterloo, 5%, 1940	4,835 56	4,835 56
Waterloo, 5%, 1944	9,531 51	9,531 51
York, 5%, 1946	9,981 91	9,981 91
Adamson, 5½%, 1931	100 00	100 00
Almond, 6%, 1932	300 00	300 00
Aneroid, 7%, 1936	2,248 86	2,248 86

Schedule "C"—*Continued*

Bonds and Debentures Owned

	Par Value	Book Value
Balcarres, 6 %, 1931	$475 00	$475 00
Blaine Lake, 6 ¾ %, 1934	600 00	600 00
Brant, 6 %, 1934	2,950 00	2,950 00
Coalgate, 6 %, 1931	300 00	300 00
Craik, 6 ½ %, 1938	3,200 00	3,200 00
Elsas, 7 ½ %, 1934	2,299 91	2,999 91
Fleming, 5 %, 1941	5,133 34	5,133 34
Francis, 5 ½ %, 1938	3,200 00	3,200 00
Hanley, 5 %, 1939	4,800 00	4,800 00
Herbert, 5 ½ %, 1932	800 00	800 00
Herbert, 5 ½ %, 1932	1,200 00	1,200 00
Hyssop, 5 ½ %, 1931	200 00	200 00
Innisfree, 7 %, 1934	800 00	800 00
Jasper Place, 5 ½ %, 1931	500 00	500 00
Lethbridge, 5 %, 1935	1,333 50	1,333 50
Melville, 5 ½ %, 1942	4,800 00	4,800 00
Morse, 6 ¼ %, 1933	1,500 00	1,500 00
Neudorf, 6 %, 1933	1,500 00	1,500 00
Penhold, 7 %, 1934	1,300 00	1,300 00
Portreeve, 8 %, 1934	2,040 51	2,040 51
Roman Catholic Schools of Quebec, 5 %, 1955	30,000 00	30,000 00
Redcliffe, 3 %, 1975	5,506 66	5,506 66
Rye, 6 %, 1931	100 00	100 00
Shaunavon, 7 ½ %, 1935	5,940 95	5,940 95
Sintaluta, 6 %, 1942	2,660 00	2,660 00
Stettler, 5 ½ %, 1942	3,999 99	3,999 99
Taber, 4 %, 1970	9,479 79	9,479 79
Beauharnois Power Corp., Ltd., 6 %, 1959	25,000 00	24,830 07
British Columbia Power Corp., Ltd., 5 ½ %, 1960	25,000 00	24,641 10
Canada Steamship Lines, 6 %, 1941	10,000 00	10,000 00
Detroit International Bridge Co., 6 ½ %, 1952	10,000 00	10,000 00
Detroit International Bridge Co., 6 ½ %, 1952	5,000 00	5,000 00
Mathews Steamship Co., Ltd., 6 %, 1940	10,000 00	10,000 00
Northwestern Power Co., Ltd., 6 %, 1960	25,000 00	24,326 69
Ontario Power Service Corp., Ltd., 5 ½ %, 1950	25,000 00	23,280 00
United Gas and Fuel Co., Ltd., 5 ½ %, 1948	10,000 00	10,000 00
Canada Permanent Mortgage Corp., 5 %, 1932	10,000 00	10,000 00
Canada Permanent Mortgage Corp., 5 %, 1932	10,000 00	10,000 00
Waterloo Trusts & Savings Co., 5 %, 1931	25,000 00	25,000 00
Abitibi Power & Paper Co., Ltd., 5 %, 1953	10,000 00	8,500 82
Arnold Brothers Ltd., 6 %, 1947	5,000 00	5,000 00
Burns & Co., Ltd., 5 ½ %, 1948	10,000 00	10,000 00
Burns & Co., Ltd., 5 ½ %, 1948	5,000 00	5,000 00
Canada Gypsum & Alabastine, 5 ½ %, 1948	20,000 00	19,560 68
Consumers Glass Co., Ltd., 5 %, 1948	15,000 00	14,314 68
Dominion Tar & Chemical Co., Ltd., 6 %, 1949	10,000 00	10,000 00
T. Eaton Realty Co., 5 %, 1949	10,000 00	9,528 40
Fraser Companies, Ltd., 6 %, 1950	25,000 00	25,000 00
General Steel Wares, Ltd., 6 %, 1952	20,000 00	20,000 00
Great Lakes Paper Co., Ltd., 6 %, 1950	10,000 00	10,000 00
Great West Saddlery Co., Ltd., 6 %, 1948	10,000 00	10,000 00
Howard Smith Paper Mills, Ltd., 5 ½ %, 1953	10,000 00	9,686 64
Maple Leaf Milling Co., Ltd., 5 %, 1949	25,000 00	23,635 48
Montreal Apartments, Ltd., 5 ½ %, 1948	10,000 00	9,613 62
Montreal Apartments, Ltd., 5 ½ %, 1948	10,000 00	8,996 92
McColl Frontenac Oil Co., Ltd., 6 ½ %, 1950	20,000 00	19,776 81
North American Elevators, Ltd., 6 %, 1950	10,000 00	9,727 80
Rolland Paper Co., Ltd., 5 ½ %, 1948	10,000 00	9,672 93
Simpson's Ltd., 6 %, 1949	25,000 00	24,859 96
	$1,564,582 91	$1,554,535 51

WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Officers.—President, S. H. Henderson; Vice-President, R. Wallace; Secretary-Treasurer, E. L. McDonald, all of Wawanesa, Man.

Directors.—S. H. Henderson, R. Wallace, S. Reid, A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, C. M. Vanstone, all of Wawanesa, Man.

Date of Incorporation.—Manitoba, 1896. Dominion of Canada, 1929. *Commenced business in Ontario.*—1930.

Total admitted assets	$1,432,554
Total liabilities	470,404
†Surplus protection of policyholders	962,150

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$12,641
Premiums—Total business (net)	741,642
Claims—Ontario (net)	nil
Claims—Total business (net)	$491,001

†Not including premium note residue of $1,512,971.

D

FRATERNAL SOCIETIES

D

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Ernest Hahn, 274 Concord Ave., Toronto, Ont.

Chief or General Agent in Ontario.—Ernest Hahn, 274 Concord Ave., Toronto, Ont.

Assets in Canada	$11,376,389
Ontario insurance in force (gross)	22,500
Canadian insurance in force (gross)	103,000
Total insurance in force (gross)	107,078,018

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$00,000
Premiums—Canada (net)	89
Premiums—Total (net)	2,175,423
Benefits paid—Ontario (net)	299
Benefits paid—Canada (net)	347
Benefits paid—Total (net)	1,146,504

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Director, Chas. Duquette, Montreal; 1st Vice-President, Dr. P. H. Bedard, Quebec; General Secretary, Georges Monet, Montreal; General Treasurer, Alfred St. Cyr, Montreal; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Eug. H. Godin, C.R.

Directors.—Joseph Contant, Montreal; Hon. E. L. Patenaude, Montreal; F. A. Labelle, M.P., Hull; Hormisdas Delorme, Montreal; Francis Fauteaux, Montreal; L. A. Lavaillae, K.C., Montreal; F. C. Laberge, Montreal; Dolbe Viau Horn; Hector Cypihot, M.D.

Chief or General Agent in Ontario.—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont.

Assets	$10,781,774
Ontario insurance in force (gross)	477,969
Canadian insurance in force gross)	28,664,593
Total insurance in force (gross)	31,269,876

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$12,203
Premiums—Canada (net)	1,219,718
Premiums—Total	1,291,586
Benefits paid—Ontario (net)	10,513
Benefits paid—Canada (net)	850,999
Total benefits paid (net)	818,471

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—High Chief Ranger, J. J. Haygarth, Hamilton, Ont.; High Sub-Chief Ranger, A. Wooton, London, Ont.; High Chief Treasurer, W. H. Goddard, Toronto; High Court Medical Examiner, Dr. W. J. Defries, Toronto, Ont.; High Court Senior Woodward, A. E. Dupen, Lethbridge, Alta.; High Court Junior Woodward, S. J. Hemens, Montreal, Que.; High Court Senior Beadle, Alfred Day, Peterboro, Ont.; High Court Junior Beadle, A. E. Harlock, Mimico, Ont.

Assets	$1,689,557
Ontario insurance in force (gross)	3,548,715
Canadian insurance in force (gross)	4,731,619

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$230,053
Premiums—Canada (net)	306,737
Benefits paid—Ontario (net)	164,839
Benefits paid—Canada (net)	219,716

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Rodolphe Bedard, Outremont; Manager, Henri Roy, Montreal.

Directors.—J. E. Daoust, Montreal; Dr. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; Dr. J. D. Gauthier, Montreal; J. S. Mathieu, Montreal; J. E. Belanger, Montreal; J. A. Bèlec, Montreal; Remi Lachance, Montreal; Eugene Chartier, Saint Hyacinth, Que.

Chief or General Agent in Ontario.—Lyman Lee, Hamilton.

Assets	$12,177,123
Ontario business in force (gross)	1,623,724
Canadian business in force (gross)	30,938,028
Total business in force (gross)	45,941,913

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$29,892
Premiums—Canada (net)	635,066
Premiums—Total	945,341
Benefits—Ontario (net)	29,237
Benefits—Canada (net)	593,327
Total benefits paid	814,787

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*See note on page 1.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—June 1st, 1887

Officers.—Grand Councillor, John W. Archer, Toronto, Ont.; Secretary-Treasurer, C. H. Fitch, Hamilton, Ont.

Auditors.—A. M. Legg, London, Ont.; C. L. Bass, Toronto, Ont.

Actuary.—Prof. M. A. Mackenzie, Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY

(*as at date of filling statement*)

Albert Chevalier, G.V.C., Montreal, Que.; Wm. Benson, P.G.C., Toronto, Ont.; J. L. Davidson, Gr. Rep., Toronto, Ont.; Eccles J. Gott, M.P., Gr. Rep., Amherstburg, Ont.; Sheriff Alex. Morris, Gr. Rep., Pembroke, Ont.; Frank Howard, Guelph, Ont.

Summary of Funds

Balances of Funds—December 31st, 1930:		
Mortuary Fund	$2,041,399 76	
Sickness Fund and Funeral Fund	231,015 55	
Child Insurance Fund	19,876 13	
Guarantee Fund	1,000 00	
General Fund	11,219 65	
Total		$2,304,511 09
Add non-ledger assets		80,830 09
		$2,385,341 18
Deduct due and accrued liabilities (except reserve)		$36,776 91
Net Balance of All Funds		$2,348,564 27
Reserve as per Actuary's report		$2,152,250 00
Balance—Surplus of Assets over all Liabilities and Reserve		$196,314 27

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances)	$32,000 00
Loans on policies	12,789 00
Book values of bonds, debentures and debenture stocks not in default	2,176,237 56
Cash in chartered banks of Canada in Canada	78,484 53
Deposits in Escrow	5,000 00
Total Ledger Assets	$2,304,511 09

Non-Ledger Assets

Interest due, $6,352.82; accrued, $38,350.28		$44,703 10
Collections reported, but not received by Head Office		5,589 89
Other non-ledger assets, viz.:		
Current premiums due estimated	$29,529 45	
Interest on loans	119 76	
Liens on certificates	887 89	
		30,537 10
Total Non-Ledger Assets		$80,830 09
Total Admitted Assets		$2,385,341 18

Liabilities

Provision for unpaid claims:		
Death benefits	$34,562 67	
Accident and sickness benefits	1,451 55	
Funeral benefits	150 00	
		$36,164 22
Premiums paid in advance		612 69
Total Liabilities (except Reserve)		$36,776 91
Net required reserve, per Actuary's report, for outstanding contracts of:		
(*a*) Mortuary Fund	$1,967,900 00	
(*b*) Sickness Fund	184,350 00	
Total Reserve		$2,152,250 00

Mortuary Fund

Balance of fund (ledger assets), December 31st, 1929		$1,891,891 15
Income for the year:		
Premiums (with extra dues, etc.)	$384,042 24	
Interest	101,529 83	
Profit on sale of securities	1,022 05	
Total Income		486,594 12
		$2,378,485 27
Disbursements for the year:		
Death claims	$302,793 23	
Surrender values	10,309 25	
Loss on sale of securities	13,665 09	
Other disbursements, interest on deaths	50 00	
Refund of premiums	79 40	
Cancelled loans	62 00	
Total Disbursements		326,958 97
		$2,051,526 30
Add:		
Transfers from Child Insurance Fund		96 00
		$2,051,622 30
Deduct:		
Transfers to General Fund		10,222 54
Balance of Fund (Ledger Assets), December 31st, 1930		$2,041,399 76

Sickness and Funeral Fund

Balance of Fund (Ledger Assets), December 31st, 1929		$219,885 65
Income for the year:		
Premiums	$19,091 50	
Interest	13,762 85	
Total Income		32,854 35
		$252,740 00
Disbursements for the year:		
Sickness claims	$16,615 30	
Funeral claims	3,200 00	
Total Disbursements		19,815 30
		$232,924 70
Deduct:		
Transfers to General Fund		$1,909 15
Balance of Fund (Ledger Assets), December 31st, 1930		$231,015 55

Child Insurance Fund

Balance of Fund (Ledger Assets), December 31st, 1929		$17,501 45
Income for the year:		
Premiums	$2,109 54	
Interest	861 14	
Per capita tax	317 86	
Total Income		3,288 54
		$20,789 99
Disbursements for the year:		
Funeral claims		500 00
Total Disbursements		$20,289 99
Deduct:		
Transfers to General Fund	$317 86	
Life Insurance Fund	96 00	
		413 86
Balance of Fund (Ledger Assets), December 31st, 1930		$19,876 13

Guarantee Fund

Balance of Fund (Ledger Assets), December 31st, 1929		$1,000 00
Income for the year:		
Premiums collected	$346 44	
Interest	30 31	
Total Income		376 75
		$1,376 75
Deduct:		
Transfers to General Fund		376 75
Balance of Fund (Ledger Assets), December 31st, 1930		$1,000 00

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929			$25,703 88
Income for the year:			
Assessments, dues, fees and fines		$16,055 45	
Other revenue, interest		1,442 87	
Supplies, certificate fees, etc.		1,011 47	
Advertising in "Chosen Friends"		90 00	
Total Income			18,599 79
			$44,303 67
Disbursements for the year:			
Head Office Expenses:			
Salaries	$10,355 00		
Directors' fees	5,503 80		
Auditors' fees	700 00		
Actuaries' fees and expenses	1,000 00		
Travelling expenses	896 60		
Rents	2,100 00		
Printing and supplies	1,615 74		
Miscellaneous	1,634 15		
Total		$23,805 29	
Agency and Organization Expenses:			
Commissions	$8,277 35		
Salaries	2,400 00		
Travelling expenses	1,959 43		
Miscellaneous	108 58		
Total		12,745 36	
All Other Expenses:			
Advertising	$210 30		
Legal fees	754 65		
Medical fees	2,500 00		
Taxes and licenses	744 06		
Telephone, telegram and express	436 38		
Official publications	4,001 63		
Miscellaneous	712 65		
Total		9,359 67	
Total Disbursements			45,910 32
Add:			
Transfers from:			
Life Insurance Fund		$10,222 54	
Guarantee Fund		376 75	
Child Insurance Fund		317 86	
Sick Benefit Fund		1,909 15	
			$12,826 30
Balance of Fund (Ledger Assets), December 31st, 1930			$11,219 65

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929	11,408	$9,511,141 30	793	$673,050 00	521	$479,250 00
New issued	146	120,500 00	183	176,750 00	169	153,500 00
Old revived	78	66,297 00	20	18,000 00	24	22,250 00
Old increased	......	....	......	....	......	....
Transferred to	......	....	......	....	......	....
Totals	11,632	$9,697,938 30	996	$867,800 00	714	$655,000 00
Less ceased by:						
Death	305	$294,351 00	5	$2,500 00	3	$3,000 00
Expiry	9	8,750 00	15	14,500 00	7	5,500 00
Surrender	112	83,453 00	8	6,030 00	3	3,000 00
Temp. Susp.	150	114,410 00	65	61,000 00	45	37,250 00
Lapse	206	158,039 00	238	213,270 00	148	137,000 00
Decrease	......	15,234 00	......	6,750 00	......	3,000 00
Transferred from	......	....	......	....	......	....
Total ceased	782	$674,237 00	331	$304,050 00	206	$188,750 00
At end of 1930	10,850	$9,023,701 30	665	$563,750 00	508	$466,250 00
Temp. Susp.	150	114,410 00	65	61,000 00	46	37,250 00
Total valued	11,000	$9,138,111 30	730	$624,750 00	554	$503,500 00

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (10)	Amount (11)	No. (12)	Amount (13)
At end of 1929	489	$159,164 00	13,211	$10,822,605 30	10,271	$8,632,882 30
New issued	70	19,940 00	568	470,690 00	420	361,250 00
Old revived	20	6,530 00	142	113,077 00	124	95,577 00
Old increased	......	12,235 00	......	12,235 00	......	7,104 00
Transferred to	......	....	......	....	1	1,000 00
Totals	579	$197,869 00	13,921	$11,418,607 30	10,816	$9,097,813 30
Less ceased by:						
Death	1	$500 00	314	$300,351 00	267	$261,885 00
Expiry	21	10,500 00	52	39,250 00	37	31,250 00
Surrender	......	....	123	92,483 00	......	....
Temp. Susp.	26	8,345 00	286	221,105 00	228	177,585 00
Lapse	85	27,015 00	677	535,324 00	626	501,762 00
Decrease	......	100 00	......	25,084 00	......	23,068 00
Transferred from	......	....	......	....	4	3,500 00
Total ceased	133	$46,460 00	1,452	$1,213,597 00	1,162	$999,050 00
At end of 1930	446	$151,409 00	12,469	$10,205,010 30	9,654	$8,098,763 30
Temp. Susp.	26	8,345 00	286	221,105 00	228	177,,585 00
Total valued	472	$159,754 00	12,755	$10,426,115 30	9,882	$8,276,348 30

Miscellaneous

1. What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Those joining on and after January 1st, 1915.

2. Under what conditions as to membership, etc., are such benefits available? If in good standing on January 1st, 1924, and for a period of at least five years.

3. What is the nature of benefits so granted? Paid-up insurance payable at death to beneficiary or beneficiaries, also Cash Surrender Values amounts fixed by tables prepared by Prof. M. A. Mackenzie, Actuary.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve under whole life certificates	$1,788,000 00
Net reserve under endowment certificates	26,400 00
Net reserve under 20-payment life certificates	40,400 00
General reserve	113,100 00
Uncompleted claims	34,600 00
	$2,002,500 00

Assets

Cash	$60,400 00
Securities with accrued interest	1,991,400 00
Real estate	32,000 00
Liens on certificates	13,800 00
Deposit in Escrow	5,000 00
	$2,102,600 00

The ratio of assets to liabilities was 105 per cent.

The valuation basis was Canadian Men Ultimate Table at 3½%.

The amount of whole life insurance valued was $9,138,111.30. Twenty-payment certificates for $624,750.00. Endowment at age 65, certificates for $329,500.00.; twenty-year endowment, $174,000.00; and child insurance for $159,754.00, were also valued.

SICKNESS BENEFITS DEPARTMENT

Liabilities

Future sickness claims	$352,920 00
Future death claims	64,840 00
Special sickness reserve	27,090 00
Unpaid claims	1,600 00
	$446,450 00

Assets

Future assessments	$233,410 00
Funds with accrued interest	229,540 00
Cash	5,820 00
	$468,770 00

The ratio of assets to liabilities was 105%.

The valuation basis was Manchester Unity Table with 3½%.

The valuations were made by M. A. Mackenzie. Fellow of the Institute of Actuaries of Great Britain.

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

Life Insurance Fund:	Par Value	Book Value
School District of North Battleford, Sask., 6%, 1933	$3,999 99	$3,999 99
Town of Maple Creek, Sask., 6%, 1934	4,078 68	4,069 89
Town of New Toronto, Ont., 5½%, 1940	17,143 29	17,518 77
Village of Port Credit, Ont., 5½%, 1940	11,772 39	11,976 55
Town of Rainy River, Ont., 5%, 1940	11,000 00	10,995 18
City of Port Arthur, Ont., 5%, 1942	9,246 67	8,102 96
City of Port Arthur, Ont., 5%, 1943	1,946 67	1,699 37
City of Toronto, Ont., 5%, 1940	1,000 00	983 91
City of Port Arthur, Ont., 4½%, 1940	2,433 33	2,248 04
City of Port Arthur, Ont., 5%, 1942	486 67	465 48
City of Port Arthur, Ont., 5%, 1943	486 67	464 94
City of Port Arthur, Ont., 5%, 1934	4,000 00	3,981 18
City of Toronto, Ont., 6%, 1945	10,000 00	10,887 31
City of Toronto, Ont., 6%, 1951	8,000 00	9,032 71
Rural Municipality of St. Vital, Man., 5½%, 1956	17,500 00	17,500 00
City of Trail, B.C., 6%, 1945	6,000 00	6,297 07
City of Sydney, N.S., 4½%, 1939	10,000 00	9,332 76
City of Sydney, N.S., 5½%, 1941	11,000 00	11,366 93
Town of Glace Bay, N.S., 6%, 1936	15,000 00	14,181 41
Town of Glace Bay, N.S., 6%, 1936	5,000 00	4,758 39
Town of Glace Bay, Ont., 6%, 1936	15,000 00	15,302 14
City of Sydney, N.S., 5½%, 1956	6,000 00	6,247 98
Town of New Waterford, N.S., 6%, 1943	4,000 00	4,184 03
City of Prince George, B.C., 5½%, 1943	11,000 00	10,750 62
City of Hamilton, Ont., 6%, 1938	1,000 00	1,048 50
Township of Freeman, Ont., 6%, 1946	5,727 01	5,727 01
Town of Timmins, Ont., 6½%, 1937	14,000 00	14,817 00
Village of Port Credit, Ont., 5%, 1960	17,873 15	17,579 74
Village of Hastings, Ont., 5%, 1948	9,826 75	9,704 44
Town of Leamington, Ont., 5½%, 1940	14,033 23	14,033 23
Township of Colchester South, Ont., 5%, 1944	9,536 58	9,238 43
Town of Oakville, Ont., 5½%, 1951	13,011 43	13,163 74
Town of Bridgeburg, Ont., 6%, 1934	1,000 00	1,012 87
Town of Bridgeburg, Ont., 5½%, 1938	14,000 00	14,246 41
Town of Hawkesbury, Ont., 5%, 1948	17,074 07	16,239 18
Town of Hawkesbury, Ont., 5½%, 1946	11,940 41	11,693 96
Township of Sandwich West, Ont., 5½%, 1946	25,000 00	24,673 92
Townships of Haultain and Nicel, Ont., 6%, 1935	1,144 74	1,168 47
Sudbury, Ont., Separate School, 6%, 1937	6,610 10	6,361 31
Town of Steelton, Ont., 5½%, 1944	8,000 00	7,443 68
City of Sydney, N.S., 5½%, 1954	5,000 00	5,000 00
City of Sydney, N.S., 5½%, 1954	5,000 00	5,000 00
City of Windsor, Ont., 5½%, 1934	1,192 62	1,195 25
Townships of Boston and Pacaud, Ont., 6%, 1935	1,750 00	1,778 77
City of Fort William, Ont., 5%, 1940	4,000 00	3,962 66
Dominion of Canada Refunding Loan, 4½%, 1946	10,000 00	9,743 61
City of Fort William, Ont., 4½%, 1940	2,433 30	2,315 68
City of Trail, B.C., 6%, 1941	14,500 00	15,399 99
City of Rossland, B.C., 6%, 1949	20,000 00	21,169 65
City of Sydney, N.S., 5½%, 1954	2,000 00	2,072 38
Town of Fort Frances, Ont., 6%, 1933	501 93	501 93
Rural Municipality of East Kildonan, Man., 6%, 1940	10,000 00	10,380 68
Town of North Bay, Ont., 5½%, 1934	3,720 18	3,712 02
Village of Grimsby, Ont., 5%, 1931	381 87	381 87
Town of Burlington, Ont., 5½%, 1953	9,764 98	9,764 98
Township of Freeman, Ont., 6%, 1947	6,394 19	6,510 63
Town of New Toronto, Ont., 5½%, 1941	6,486 59	6,565 44
Town of New Toronto, Ont., 5½%, 1941	5,785 23	5,872 70
Township of Sandwich West, Ont., 6%, 1940	20,000 00	20,911 28
Village of Chippawa, Ont., 5½%, 1943	15,704 35	16,225 41
City of Toronto, Ont., 5½%, 1947	15,000 00	15,411 38
City of Windsor, Ont., 5½%, 1931	425 70	425 68
City of Windsor, Ont., 5%, 1950	5,846 33	5,655 95
Village of Fort Erie, Ont., 5½%, 1948	3,000 00	3,031 84
Village of Fort Erie, Ont., 5½%, 1955	7,646 93	7,773 71
Village of Fort Erie, Ont., 5½%, 1950	3,888 00	3,945 35
Dominion of Canada, 4½%, 1940	25,000 00	24,478 72
Township of East York, Ont., 5½%, 1950	15,082 33	15,799 12
School District of Dalhousie, N.B., 5½%, 1951	10,000 00	10,472 12
School District of Dalhousie, N.B., 5½%, 1951	10,000 00	10,472 50
City of Revelstoke, B.C., 5%, 1953	15,000 00	14,604 91
Town of Sydney Mines, N.S., 5½%, 1944	25,000 00	25,000 00
City of Trail, B.C., 7%, 1941	8,000 00	8,947 53
Town of Sydney Mines, N.S., 5½%, 1944	9,000 00	9,000 00
Town of Napanee, Ont., 5%, 1948	22,300 00	21,629 27
Township of Sandwich East, Ont., 5¼%, 1942	6,343 92	6,358 78
Village of Swansea, Ont., 5%, 1939	21,015 36	20,466 40
Town of Pincher Creek, Alta., 6%, 1932	1,198 63	1,182 76
Village of Fort Erie, Ont., 5½%, 1954	11,704 30	11,704 30
Town of Kapuskasing, Ont., 6%, 1957	16,675 13	18,003 71
Town of Kapuskasing, Ont., 6%, 1953	11,434 81	12,478 13
Township of Tisdale, Ont., 5½%, 1945	16,540 49	17,015 65
Champion Consolidated School District, Alta., 6%, 1958	4,666 67	4,876 95
Hanna Municipal Hospital District, Alta., 8%, 1941	10,000 00	11,745 50
Town of Mimico, Ont., 5%, 1939	10,621 72	10,579 02
Town of Gravenhurst, Ont., 6%, 1942	11,673 05	12,399 36
School District of East Kildonan, Man., 6%, 1950	5,000 00	5,253 98
School District of East Kildonan, Man., 6%, 1951	9,000 00	9,552 42
Town of Cochrane, Ont., 6%, 1936	2,357 83	2,339 46
Town of Burlington, Ont., 6%, 1937	6,609 95	6,729 51
Town of Kingsville, Ont., 5½%, 1949	26,021 68	26,548 80

Schedule "C"—*Continued*

Life Insurance Fund—Continued	Par Value	Book Value
Village of Port Carling, Ont., 5½%, 1950	$5,169 96	$5,169 96
Village of Port Carling, Ont., 5½%, 1948	10,607 51	10,607 51
Town of Sandwich, Ont., 5½%, 1936	6,375 48	6,426 31
Town of New Toronto, Ont., 5½%, 1935	1,297 08	1,297 08
City of Weyburn, Sask., 5½%, 1933	2,031 44	2,001 02
City of Fort William, Ont., 5%, 1938	1,000 00	993 70
Town of Ford City. Ont., 5%, 1935	15,000 00	14,787 49
Town of Ford City, Ont., 5%, 1932	10,000 00	9,943 30
City of Belleville, Ont., 4½%, 1939	14,000 00	13,520 24
City of Sydney, N.S., 5½%, 1942	4,000 00	4,142 27
Town of Riverside, Ont., 6%, 1935	4,257 52	4,307 69
Town of Glace Bay, N.S., 5%, 1942	13,500 00	12,354 75
Town of Maple Creek, Sask., 6%, 1933	1,084 25	1,082 38
Township of Dysart, Ont., 6%, 1934	941 70	958 83
Town of Capreol, Ont., 6%, 1959	12,000 00	12,825 82
Village of Richmond, Ont., 6%, 1948	6,136 06	6,422 32
Township of Tisdale, Ont., 5½%, 1942	12,000 00	12,000 00
Town of Capreol, Ont., 5½%, 1949	17,483 79	17,483 79
Rural Municipality of North Kildonan, Man., 6%, 1945	20,000 00	20,854 13
Town of Dryden, Ont., 5½%, 1946	13,654 61	14,019 39
Town of Dryden, Ont., 5½%, 1952	12,760 31	13,221 18
Town of Dryden, Ont., 5½%, 1944	3,054 43	3,054 43
School District of New Vegreville, Alta., 5%, 1932	1,800 00	1,774 38
Town of Renfrew, Ont., 5%, 1931	244 73	244 73
Township of Teck, Ont., 6%, 1946	8,000 00	8,410 00
Town of Steelton, Ont., 5%, 1942	10,000 00	8,984 98
Town of Riverside, Ont., 6%, 1939	17,962 31	18,453 20
Town of Riverside, Ont., 6%, 1943	14,629 24	15,245 44
Town of Riverside, Ont., 6%, 1944	2,350 62	2,463 53
City of Fort William, Ont., 6%, 1950	10,000 00	10,844 36
Town of Ford City, Ont., 5%, 1955	9,400 00	9,035 66
City of Hamilton, Ont., 5%, 1936	2,000 00	2,000 00
Province of Ontario, 6%, 1936	5,000 00	5,117 28
Village of Emo, Ont., 6%, 1950	29,164 73	27,790 92
Town of Sturgeon Falls, Ont., 7%, 1941	56,625 62	58,061 92
Town of Sandwich, Ont., 5½%, 1932	5,000 00	5,022 99
City of Niagara Falls, Ont., 5%, 1937	28,000 00	28,000 07
Town of Fort Frances, Ont., 5%, 1943	13,393 97	13,194 54
School District of Drumheller, Alta., 6%, 1945	10,000 00	10,467 03
Town of Renfrew, Ont., 5½%, 1939	5,644 09	5,698 01
School District of East Kildonan, Man., 6%, 1955	6,000 00	6,350 03
Hanna Municipal Hospital District, Alta., 6%, 1949	20,900 00	22,378 42
Village of Wheatley, Ont., 5½%, 1950	15,323 66	16,201 00
Town of Trenton, Ont., 5½%, 1951	9,474 21	9,786 56
Township of Colchester South, Ont., 5%, 1939	9,204 95	8,963 93
Town of Smith's Falls, Ont., 5½%, 1945	10,000 00	10,186 54
County of Peterborough, Ont., 5½%, 1940	13,723 23	14,058 36
Village of Norwich, Ont., 6%, 1950	6,062 68	6,582 37
City of Sault Ste. Marie, Ont., 5½%, 1954	10,000 00	10,196 46
Province of Ontario, 5½%, 1942	15,000 00	15,691 07
City of Toronto, Ont., 6%, 1945	9,000 00	9,783 59
Village of Fort Erie, Ont., 5½%, 1953	7,000 00	7,091 73
Village of Forest Hill, Ont., 5%, 1938	23,079 74	23,079 75
Township of Calvert, Ont., 5½%, 1949	10,500 00	10,717 25
Province of Ontario, 6%, 1935	20,000 00	20,695 58
City of Rossland, B.C., 5½%, 1947	11,500 00	11,500 06
Town of Walkerville, Ont., 6%, 1934	13,000 00	13,210 55
Town of Ford City, Ont., 6%, 1937	24,900 86	25,164 20
Town of Ford City, Ont., 6%, 1941	4,000 00	4,101 64
Town of Ford City, Ont., 6%, 1943	12,000 00	12,539 72
Town of Riverside, Ont., 5½%, 1934	20,000 00	19,826 20
Province of British Columbia, 4½%, 1946	5,000 00	4,729 60
Town of Eastview, Ont., 5½%, 1941	20,000 00	20,559 32
Town of Dominion, N.S., 6%, 1940	5,000 00	5,197 44
Town of Kenora, Ont., 5%, 1942	25,000 00	22,176 28
Town of Sudbury, Ont., 5%, 1933	3,316 72	3,206 84
City of Niagara Falls, Ont., 5%, 1948	12,000 00	11,674 22
Town of Englehart, Ont., 6%, 1938	7,103 59	7,348 95
Town of Mimico, Ont., 5½%, 1939	8,874 52	8,953 45
Town of Mimico, Ont., 5½%, 1935	9,378 79	9,491 22
Town of New Liskeard, Ont., 6½%, 1939	4,228 58	4,417 17
Town of Fort Frances, Ont., 6%, 1942	15,253 26	15,598 11
Town of Mimico, Ont., 5%, 1935	5,488 15	5,465 42
Town of Timmins, Ont., 5½%, 1941	10,362 77	10,582 83
City of Cranbrook, B.C., 5%, 1938	7,000 00	6,649 42
Town of Collingwood, Ont., 5½%, 1937	11,348 77	11,308 12
Township of Mountjoy, Ont., 6%, 1934	470 52	478 97
Town of Eastview, Ont., 5½%, 1931	1,802 66	1,801 06
Sturgeon Falls School Section No. 1, Ont., 6%, 1944	1,367 43	1,467 26
Town of Sandwich, Ont., 5½%, 1939	14,689 05	14,852 31
Township of Teck, Ont., 5½%, 1942	27,171 46	28,271 88
Town of Bridgeburg, Ont., 5½%, 1933	6,341 37	6,341 31
Township of Scarborough, Ont., 5%, 1949	19,461 56	18,449 88
Village of Erin, Ont., 5%, 1948	21,424 79	21,012 53
Town of Watrous, Sask., 5½%, 1956	3,411 01	3,411 09
Town of Melville, Ont., 5½%, 1959	25,701 18	25,701 11
Township of Dysart, Ont., 6%, 1939	5,304 80	5,511 69
Town of Humboldt, Sask., 1975	8,472 52	6,126 07
Town of Battleford, Sask., 2%, 1959	9,060 04	9,060 00
School District of Redcliff, Alta., 3%, 1975	7,508 23	7,508 20
Town of Redcliff, Alta., 3%, 1975	19,446 21	19,446 08
Town of Mimico, Ont., 5%, 1936	9,741 70	9,689 21

Schedule "C"—*Continued*

Life Insurance Fund—Continued	Par Value	Book Value
Town of Mimico, Ont., 5%, 1936	$5,170 60	$5,142 64
Town of Taber, Alta., 4%, 1970	19,546 20	19,546 20
City of Oshawa, Ont., 4½%, 1938	20,000 00	19,557 02
Town of Wiarton, Ont., 5%, 1941	7,487 72	7,627 71
	$1,915,712 88	$1,931,595 49

Sick Benefit Fund:	Par Value	Book Value
Sudbury Coppercliff Electric Railway, 6%, 1936	$1,000 00	$1,025 79
Town of Melfort, Sask., 6%, 1931	326 85	330 60
City of Port Arthur, Ont., 5%, 1932	3,406 67	3,290 71
City of Port Arthur, Ont., 5%, 1932	973 33	947 98
City of Port Arthur, Ont., 5%, 1932	4,866 66	4,797 15
City of Port Arthur, Ont., 5%, 1943	973 33	962 25
City of Port Arthur, Ont., 5%, 1942	9,733 33	9,646 48
City of Toronto, Ont., 5½%, 1937	1,000 00	1,002 90
Town of Pointe Claire, Que., 6%, 1943	18,000 00	18,397 11
Town of Dunnville, Ont., 6%, 1951	4,273 27	4,101 54
Town of North Bay, Ont., 6%, 1944	1,629 50	1,609 83
Township of Norman, Ont., 5½%, 1947	2,000 10	2,075 36
Township of Freeman, Ont., 6%, 1948	3,185 99	3,413 08
Town of Matheson, Ont., 5½%, 1944	2,866 15	2,884 24
Municipality of Chapple, Ont., 6%, 1939	1,848 27	1,868 54
Town of Chelmsford, Ont., 6%, 1943	4,254 67	4,634 69
City of Sydney, N.S., 5½%, 1954	9,000 00	9,495 08
Town of Steelton, Ont., 5%, 1931	2,000 00	1,990 38
City of Rossland, B.C, 6%, 1950	5,500 00	5,797 28
Town of Mimico, Ont., 6%, 1947	5,937 87	5,832 95
Township of Farquier, Ont., 5½%, 1947	2,727 43	2,830 21
Town of Canora, Sask., 6%, 1934	1,507 88	1,489 44
Town of Kenora, Ont., 6%, 1939	10,081 03	10,258 91
City of Sault Ste. Marie, Ont., 6½%, 1951	27,000 00	27,945 35
Township of Sandwich, Ont., 5¼%, 1947	4,897 33	4,914 92
Township of Sandwich, Ont., 5¼%, 1937	1,982 24	1,986 36
Town of Haileybury, Ont., 6%, 1934	2,576 90	2,611 90
Township of Leitch, Ont., 6%, 1936	668 10	684 13
Town of Capreol, Ont., 5%, 1937	2,997 44	2,997 44
Township of London, Ont., 6%, 1950	4,810 00	4,912 10
Town of Didsbury, Alta., 6½%, 1934	2,486 55	2,418 47
Municipality of Shuniah, Ont., 6%, 1944	5,000 00	5,118 00
Town of Mattawa, Ont., 5%, 1932	458 49	449 52
Townships of Williamson and Owens, 5½%, 1943	1,180 79	1,209 32
Municipality of Chapple, Ont., 6%, 1949	2,432 05	2,480 31
Town of Haileybury, Ont., 5%, 1931	$1,091 73	$1,081 44
Town of Haileybury, Ont., 6%, 1939	3,966 27	4,054 06
Town of Fort Frances, Ont., 5½%, 1947	4,387 29	4,350 89
Town of Keewatin, Ont., 6%, 1947	5,000 00	5,198 95
Town of Vermillion, Alta., 6%, 1932	958 18	958 18
Town of Vegreville, Alta., 6%, 1933	25,000 00	24,740 37
Town of Cochrane, Ont., 6%, 1937	6,000 00	5,506 85
Town of Collingwood, Ont., 5½%, 1939	2,194 23	2,184 60
Town of North Bay, Ont., 6%, 1935	3,297 82	3,254 98
Township of Scarborough, Ont., 5%, 1948	5,320 54	5,055 29
Town of Dunnville, Ont., 6%, 1938	6,485 87	6,328 24
Town of Melville, Sask., 5½%, 1959	2,484 64	2,484 64
Town of Battleford, Sask., 2%, 1959	665 47	665 47
Town of Redcliff, Alta., 3%, 1975	2,916 92	2,916 92
	$223,351 18	$225,191 20

Child Insurance Fund:	Par Value	Book Value
Town of Dunnville, Ont., 6%, 1944	$1,349 46	$1,349 46
Town of Selkirk, Man., 5%, 1949	1,000 00	941 96
Sudbury Coppercliff Electric Railway, 6%, 1936	1,000 00	1,025 50
City of Toronto, Ont., 6%, 1936	1,000 00	1,051 23
Town of Glace Bay, N.S., 6%, 1936	1,000 00	1,010 00
City of St. Catharines, Ont., 4½%, 1933	1,000 00	982 13
Town of Timmins, Ont., 6%, 1041	1,304 52	1,339 01
Town of Timmins, Ont., 6%, 1935	1,054 28	1,074 22
City of Hamilton, Ont., 6%, 1934	3,000 00	3,053 30
Town of Fort Frances, Ont., 6%, 1933	1,000 00	1,000 00
Province of Ontario, 6%, 1936	1,000 00	1,047 56
Town of Keewatin, Ont., 6%, 1948	1,000 00	1,080 41
City of Toronto, Ont., 6%, 1932	1,000 00	1,007 49
Town of Dundas, Ont., 6%, 1937	1,629 48	1,691 53
City of St. Catharines, Ont., 4½%, 1931	800 00	787 94
Rural Municipality of St. Vital, Man., 5½%, 1933	1,000 00	1,009 13
	$19,137 74	$19,450 87

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1st, 1879

OFFICERS

Principal Officer, W. M. Couper; Secretary, Alf. P. van Someren; Treasurer, A. R. Galpin; C. G. Chapin, C.M.B.; A. C. Wiley, Superintendent of Organization; Auditors, W. J. Beney; Blake Elliott; Actuary, M. A. Mackenzie, M.A.

GOVERNING EXECUTIVE AUTHORITY

(*as at date of filing statement*)

E. J. Freysing, H.V.C.R., Toronto, Ont.; W. E. Gowling, M.E.C., Ottawa, Ont.; T. H. Murray, M.E.C., London, Ont.; Dr. E. W. Moles, M.E.C., Norwich, Ont.; I. Payette, M.E.C., Montreal, Que.; H. Stockdale, M.E.C., Westmount, Que.

Summary of Funds

Balances of Funds—December 31st, 1930:		
Mortuary Fund	$12,899,777 52	
Sickness and Funeral Fund	525,794 07	
Sickness Fund, No. 2	434 37	
General Fund—deficit	13,594 97	
Total		$13,412,410 99
Add Non-Ledger Assets		214,794 56
		$13,627,205 55
Deduct due and accrued liabilities (except Reserve)		148,181 41
Net Balance of All Funds		$13,479,024 14
Reserve as per Actuary's report		$12,317,100 00
Balance—Surplus of Assets over all Liabilities and Reserve		$1,161,924 14

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances)		$29,000 00
Book values of bonds, debentures and debenture stocks:		
Not in default	$13,236,450 61	
In default	71,891 32	
		13,308,341 93
Cash in chartered banks of Canada in Canada		75,069 06
Total Ledger Assets		$13,412,410 99

Non-Ledger Assets

Interest accrued		$207,480 41
Amount due by subordinate courts		5,557 67
Other Non-Ledger Assets, viz.:		
Postage on hand	$153 35	
Supplies on hand at cost	1,603 13	
		1,756 48
Total Non-Ledger Assets		$214,794 56
Total Admitted Assets		$13,627,205 55

Liabilities

Provision for unpaid claims:		
Death benefits	$137,631 25	
Sickness benefits	8,105 48	
		$145,736 73
Present value of matured claims payable by instalments, death claims		1,684 18
Other liabilities due and accrued:		
Organization expense	$545 03	
Head Office, miscellaneous	215 47	
		760 50
Total Liabilities (except Reserve)		$148,181 41

Net required Reserve, per Actuary's report;		
For outstanding contracts of:		
Mortuary Fund	$11,618,600 00	
General Reserve	366,000 00	
Investment Reserve	332,500 00	
Total Reserve		$12,317,100 00

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$12,037,384 68
Income for the year:		
Premiums (with extra dues, etc.)	$1,104,724 23	
Interest	564,081 39	
Profit on sale of securities	128,120 15	
Total Income		1,796,925 77
		$13,834,310 45
Disbursement for the year:		
Death claims		896,447 71
		$12,937,862 74
Deduct:		
Excess of book over market value of bonds in default		$38,085 22
Balance of Fund (Ledger Assets), December 31st, 1930		$12,899,777 52

SICKNESS FUND AND FUNERAL BENEFITS

Balance of Fund (Ledger Assets), December 31st, 1929		$532,896 48
Income for the year:		
Premiums	$112,493 40	
Interest and rents	27,369 60	
Profit on sale of securities	4,186 77	
Total Income		144,049 77
		$676,946 25
Disbursements for the year:		
Sickness claims	$150,158 10	
Overdraft interest	364 08	
Total Disbursements		150,522 18
		$526,424 07
Deduct:		
Excess of book over market value of bonds in default		$630 00
Balance of Fund (Ledger Assets), December 31st, 1930		$525,794 07

SICK BENEFIT FUND, NO. 2

Income for four months, September to December, 1930:		
Premiums	$564 78	
Interest	44	
Total Income		$565 22
Disbursements for September to December:		
Sick benefits		$130 85
Balance of Fund (Ledger Assets), December 31st, 1930		$434 37

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929			$53,594 57
Income for the year:			
Assessments, dues, fees and fines		$103,641 31	
Other revenue:			
Interest		123 66	
Lodge supplies		1,203 43	
Bonds		4,763 00	
Miscellaneous		69 50	
Total Income			109,800 90
			$163,395 47
Disbursements for the year:			
Head Office Expenses:			
Salaries	$29,705 55		
Directors' fees	1,564 34		
Auditors' fees	4,000 00		
Actuaries' fees and expenses	1,500 00		
Travelling expenses	686 76		
Bonding of officers	1,803 16		
Printing and supplies	5,589 84		
Miscellaneous and caretaking	1,841 01		
Total		46,690 66	

Agency and Organization Expenses:			
Bonus	$811 92		
Salaries	55,605 33		
Travelling expenses	22,120 11		
Total		$78,537 36	
All Other Expenses:			
Advertising	$745 05		
Office furniture and maintenance of premises	14,206 12		
Legal fees	1,799 25		
Investigation	7,216 45		
Taxes and licenses	1,557 89		
Telephone, telegram, express and postage	2,833 58		
Agency printing and stationery	4,660 67		
Light, fuel and water	440 18		
Insurance exchange and interest	1,422 89		
Official publications	8,212 29		
Meeting of Supreme Body and H.C. grants	7,697 89		
Miscellaneous	970 16		
Total		$51,762 42	
Total Disbursements			$176,990 44
Deficit of Fund (Ledger Assets), December 31st, 1930			$13,594 97

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929	47,301	$44,903,924 09	1,935	$1,909,000 00	3,341	$3,485,000 00
New issued	262	241,750 00	515	527,500 00	1,026	1,046,500 00
Old revived	259	256,500 00	42	42,000 00	69	72,500 00
Old increased	......	1,860 59	......	....	......	....
Card additions	......	....	......	....	......	....
Transferred to	3	1,500 00	11	10,500 00	30	31,500 00
Totals	47,825	$45,405,534 68	2,503	$2,489,000 00	4,466	$4,635,500 00
Less ceased by:						
Death	884	$841,855 63	6	$5,500 00	7	$8,000 00
Lapse	1,709	1,628,200 00	582	581,000 00	1,043	1,083,500 00
Decrease	......	99,405 99	......	7,833 00	......	6,351 00
Card deductions	......	....	......	....	......	....
Transferred from	33	35,000 00	2	1,250 00	7	4,250 00
Total ceased	2,626	$2,604,461 62	590	$595,583 00	1,057	$1,102,101 00
At end of 1930	45,199	$42,801,073 06	1,913	$1,893,417 00	3,409	$3,533,399 00

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (10)	Amount (11)	No. (12)	Amount (13)
At end of 1929	60	$180,000 00	52,637	$50,477,924 09	24,867	$23,776,539 63
New issued	11	33,000 00	1,814	1,848,750 00	634	673,250 00
Old revived	......	....	370	371,000 00	152	147,750 00
Old increased	......	....	......	1,860 59	......	1,860 59
Card additions	......	....	......	....	8	7,500 00
Transferred to	......	....	44	43,500 00	......	....
Totals	71	$213,000 00	54,865	$52,743,034 68	25,661	$24,606,900 22
Less ceased by:						
Death	......	....	897	$855,355 63	512	$486,775 41
Lapse	18	54,000 00	3,352	3,346,700 00	1,340	1,339,700 00
Decrease	......	3,000 00	......	116,589 99	......	62,447 72
Card deductions	......	....	......	....	20	20,500 00
Transferred from	2	3,000 00	44	43,500 00	......	....
Total ceased	20	$60,000 00	4,293	$4,362,145 62	1,872	$1,909,423 13
At end of 1930	51	$153,000 00	50,572	$48,380,889 06	23,789	$22,697,477 09

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? All members, 60 years of age and over, may discontinue premium payment, and, on surrender of policy, apply for, and receive Paid-up Insurance. On all plans of insurance paid-up policies are procurable after five years.

Under what conditions as to membership, etc., are such benefits available? Payment of Capitation Tax.

What is the nature of benefits so granted? Paid-up insurance.

Give particulars of any distribution of surplus during last three years. Five monthly assessments waived and $150,000 transferred to General Fund.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve under whole life certificates, paid-up certificates, limited payment life and endowment	$11,618,600 00
General reserve	366,000 00
Investment reserve	332,500 00
Accrued claims	139,300 00
	$12,456,400 00

Assets

Life insurance fund	$13,141,500 00

The ratio of assets to liabilities was 105.50 per cent.

The valuation basis was AM (5) 3½ per cent.

The amount of whole life insurance valued was $41,871,250.00. The amount of paid-up insurance valued was $931,639.00. The amount of all other insurance valued $5,578,000.00. According to the Constitution no reserve is held for certificates in their first year.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

SICKNESS DEPARTMENT FUND

The amended Constitution provides for two Sickness Funds, one prior to July 1st, 1930, and the other at increased rates for certificates issued after July 1st, 1930.

Under Sickness Fund No. 1, certificates may be terminated at any time on notice from head office. The amount of this Sickness Fund is therefore carried in the liability side of the balance sheet.

Under Sickness Fund No. 2, rates are based on the Manchester Unity whole society experience with interest at 3½ per cent. The amount of this fund at December 31st was $434.37.

Schedule "C"

Bonds and Debentures Owned—(*not in default*)

Mortuary Fund:	Par Value	Book Value
Dominion of Canada Victory Loan, 5½%, 1937	$6,300 00	$6,300 00
Government of Quebec Deposit	5,000 00	5,000 00
Canadian National Rys (D.C. Guar.), 6½%, 1946	65,000 00	73,065 07
Canadian National Rys. (D.C. Guar.), 6½%, 1946	35,000 00	39,342 42
Canadian National Rys (D.C. Guar.), 6½%, 1946	50,000 00	57,186 43
Canadian National Rys. (D.C. Guar.), 5%, 1938	625,000 00	619,961 49
Canadian Northern Rys. (D.C. Guar.), 6½%, 1946	310,000 00	358,922 73
Canadian Northern Rys. (D.C. Guar.), 7%, 1940	21,000 00	23,666 82
Province of Ontario, 6%, 1941	50,000 00	49,257 04
Province of Ontario, 6%, 1941	7,000 00	7,566 68
Province of Ontario, 6%, 1943	33,000 00	36,180 11
Province of Ontario, 5%, 1948	154,000 00	150,465 63
Province of Ontario, 5%, 1948	50,000 00	48,852 44
Province of Ontario, 5%, 1948	46,000 00	44,944 09
Province of Ontario, 6%, 1936	25,000 00	26,128 13
Province of Ontario, 4½%, 1943	110,000 00	104,930 75
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4½%, 1950	121,666 66	89,578 72
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4%, 1950	32,908 40	27,157 42
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4½%, 1950	11,261 46	9,973 94
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4½%, 1950	13,071 86	11,577 26
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4%, 1950	15,758 25	13,003 80
Grand Trunk Rys. (D.C. Guar.), 6%, 1936	25,000 00	26,216 21
Grand Trunk Rys. (D.C. Guar.), 7%, 1940	25,000 00	27,995 52
Prov. of Alberta Guar., Grand Trunk Pacific Rys., 4%, 1939	1,944 00	1,804 46
Prov. of Alberta Guar., Grand Trunk Pacific Rys., 4%, 1942	9,720 00	8,839 36
Prov. of Sask. Guar., Grand Trunk Pacific Rys., 4%, 1939	5,346 00	4,962 52
Province of Alberta Guar., Canadian Northern Western Rys., 4½%, 1942	48,666 66	44,660 39
Province of Alberta Guar., Canadian Northern Westerns Rys., 4½%, 1942	138,953 06	131,180 70
Province of Alberta, 6%, 1936	7,000 00	7,309 47
Province of Alberta, 6%, 1941	25,000 00	26,876 97
Province of Alberta, 5%, 1959	375,000 00	375,000 00
Province of Saskatchewan Farm Loan, 5%, 1960	200,000 00	199,004 11
Province of British Columbia, 6%, 1941	25,000 00	26,876 97
Province of Manitoba, 5%, 1959	25,000 00	25,000 00
Town of Palmerston, 5%, 1936	11,500 00	11,476 70
Town of Selkirk, 5%, 1939	13,500 00	13,428 03
School District of Raymond, 6%, 1939	6,000 00	6,330 29
School District of Stettler, 5%, 1941	5,500 02	5,500 02
Town of Indian Head, 6%, 1944	1,866 20	1,918 96

Schedule "C"—*Continued*

Mortuary Fund—Continued

	Par Value	Book Value
Town of Kindersley, 6%, 1951	$11,734 78	$12,377 35
Town of Canora, 5%, 1932	2,238 06	2,218 00
Town of Castor, 5½%, 1932	926 90	926 90
Rural Municipality of Rosedale, 4½%, 1932	1,500 00	1,484 19
School District of Wynyard, 7%, 1943	7,800 00	8,161 39
Rural Municipality of Stonehenge, 5½%, 1933	1,800 00	1,808 28
Town of Claresholm, 5½%, 1945	29,492 19	29,492 19
Town of Selkirk, 5%, 1949	2,000 00	1,979 75
Town of Qu'Appelle, 6%, 1950	3,734 28	3,734 28
City of Sarnia, 5%, 1946	87,176 63	86,675 10
Counties of Dundas, Stormont and Glengarry, 5%, 1949	48,487 87	48,488 27
City of Lachine, 4%, 1941	13,000 00	13,000 00
City of Lachine, 4%, 1940	14,000 00	13,867 96
School Commission of Rivierre Ste. Pierre, 5½%, 1938	15,000 00	15,346 34
Town of Dalhousie, 4½%, 1938	8,000 00	7,790 40
Town of Selkirk, 5%, 1939	11,500 00	11,435 85
Town of Kenora, 5%, 1940	25,000 00	24,757 50
City of North Battleford, 5%, 1936	17,500 00	17,388 00
City of North Battleford, 5¼%, 1942	50,000 00	46,572 56
City of Medicine Hat, 5%, 1933	47,693 35	46,401 28
City of Lethbridge, 5%, 1943	3,893 05	3,551 94
City of Medicine Hat, 5%, 1943	10,000 00	9,538 97
City of Medicine Hat, 5%, 1934	12,000 00	11,626 20
City of Medicine Hat, 5%, 1933	1,946 67	1,893 97
City of Saskatoon, 5%, 1943	20,000 00	18,212 30
City of Saskatoon, 5%, 1943	15,145 58	13,792 05
Municipality of Coquitlam, 5%, 1941	81,000 00	71 660 77
City of Sault Ste. Marie, 5½%, 1945	5,000 00	4,818 75
City of Ottawa, 5%, 1945	50,000 00	48,085 00
City of Toronto, 4½%, 1945	50,000 00	45,533 21
Montreal Protestant Schools, 4%, 1942	25,000 00	20,167 88
Town of Orillia, 5%, 1944	13,948 97	12,819 34
School Commission of La Salle, 5½%, 1954	15,000 00	15,135 86
Town of Pointe Claire, 5½%, 1934	70,000 00	70,311 84
School District of Prince Albert, 1964	9,328 65	9,328 65
City of Prince Albert, 1964	66,729 50	66,729 50
Roman Catholic Schools of Verdun, 5½%, 1943	50,000 00	51,673 20
Town of Dauphin, 5%, 1934	4,000 00	3,968 39
City of Edmonton, 5½%, 1964	3,500 00	3,666 43
City of Edmonton, 5½%, 1956	12,000 00	12,636 39
City of Edmonton, 5½%, 1951	1,459 99	1,348 92
Township of York, 5½%, 1939	9,568 26	9,736 59
Town of Pointe Claire, 5½%, 1935	1,000 00	1,017 18
Sisters of Charity, subsidized by Province of Quebec, 5%, 1945	21,000 00	21,000 00
City of Victoria, 5½%, 1953	25,000 00	26,257 54
Montreal Protestant Schools, 4%, 1938	21,000 00	19,610 46
Rural Municipality of St. James, 5½%, 1956	46,688 01	46,688 01
City of Sydney, 5½%, 1941	25,000 00	25,622 22
City of Hamilton, 4½%, 1944	38,000 00	36,205 88
City of Hamilton, 5%, 1944	2,000 00	1,995 12
City of Halifax, 5%, 1965	100,000 00	99,502 72
City of Regina, 5%, 1959	15,000 00	14,776 68
City of Saskatoon, 5%, 1945	30,000 00	29,682 97
City of Saskatoon, 5%, 1945	63,000 00	62,537 70
Plummer Memorial Hospital (Guar. by City of Sault Ste. Marie), 5½%, 1945	20,000 00	20,639 15
City of Calgary, 4½%, 1945	15,000 00	14,214 95
City of Lachine, 4%, 1940	5,000 00	4,620 34
City of Sydney, 5½%, 1950	111,000 00	115,864 93
City of Medicine Hat, 5%, 1944	12,000 00	11,753 61
Roman Catholic Schools of East Windsor, 5½%, 1945	26,500 00	26,746 00
Town of Listowel, 5%, 1938	2,522 62	2,522 62
City of Moose Jaw, 5%, 1938	17,248 55	17,163 12
Town of Virden, 5%, 1931	1,910 54	1,913 46
City of Red Deer, 5%, 1941	11,078 06	11,005 34
Town of Cochrane, 6%, 1932	4,795 32	4,811 39
Rural Municipality of Key West, 6%, 1932	1,300 00	1,313 65
Town of Vegreville, 6%, 1942	23,334 86	23,017 90
City of Red Deer, 6%, 1945	11,204 31	10,951 85
Town of Cornwall, 5½%, 1940	24,856 84	25,449 30
Township of Colchester, 5½%, 1943	7,084 70	7,190 89
Town of Leaside, 5½%, 1949	65,556 93	66,426 12
City of Niagara Falls, 5%, 1944	10,000 00	10,154 31
Town of Harriston, 4½%, 1934	990 36	997 36
Town of Waterloo, 5½%, 1938	8,799 64	8,824 64
Town of Magrath, 5%, 1933	2,403 73	2,348 54
Town of Sudbury, 5%, 1943	18,378 58	17,287 27
Essex Border Utilities Commission, 5¾%, 1952	50,359 25	51,812 30
Essex Border Utilities Commission, 5¾%, 1954	22,116 61	22,560 45
Essex Border Utilities Commission, 5¾%, 1950	18,000 00	18,776 48
Essex Border Utilities Commission, 5½%, 1956	50,000 00	51,338 97
Town of Leamington, 5½%, 1942	24,170 56	21,223 69
School District of Lethbridge, 5½%, 1961	26,250 00	27,794 70
Town of Leamington, 5¼%, 1940	3,000 00	3,000 00
School District of Brandon, 5%, 1943	10,000 00	10,007 32
City of Fort William, 4½%, 1939	51,000 00	51,357 19
Town of Cote des Neiges, 5%, 1940	25,000 00	25,471 44
City of Enderby, 5%, 1936	9,000 00	8,885 70
City of Lethbridge, 4½%, 1940	11,000 00	9,772 40
District of North Vancouver, 5%, 1933	38,933 33	38,138 30
Municipality of Point Grey, 5%, 1937	11,193 18	10,670 56
City of Lachine, 5%, 1955	50,000 00	45,060 00
City of Sault Ste. Marie, 6%, 1951	47,000 00	44,866 30

Schedule "C"—*Continued*

Mortuavy Fund—Continued	Par Value	Book Value
City of Winnipeg, 6%, 1941	$30,000 00	$31,922 95
Roman Catholic Schools of Verdun, 5½%, 1964	94,000 00	95,828 58
School Commission of Ste. Madeleine d' Outremont, 5½%, 1949	15,000 00	15,444 37
City of Fort William, 5%, 1940	11,000 00	10,873 92
School Commission of Windsor, 5½%, 1944-48	38,290 37	39,742 14
Municipality of Point Grey, 5%, 1941	40,000 00	39,835 88
City of Welland, 5½%, 1940	10,096 61	10,303 75
Roman Catholic Schools of Toronto, 5½%, 1943	30,000 00	31,379 76
City of Edmonton, 5%, 1953	3,406 66	3,360 88
City of Edmonton, 5½%, 1935	2,000 00	2,031 83
Township of York, 6%, 1940	18,584 92	19,459 44
City of Welland, 5%, 1954	84,618 18	83,573 65
City of Welland, 5%, 1944	55,881 68	55,071 36
City of Hamilton, 4½%, 1944	54,000 00	51,524 98
City of Hamilton, 4½%, 1944	44,000 00	41,926 16
Roman Catholic Schools of Fort William, 5%, 1960	25,000 00	24,066 61
Town of Grimsby, 5%, 1936	3,775 46	3,799 46
Town of Kenora, 5%, 1940	7,524 67	7,444 09
School District of Weyburn, 6%, 1941	11,000 00	11,469 12
Town of Whitewood, 5%, 1941	3,242 01	3,117 94
Rural Municipality of Caledonia, 5%, 1932	1,200 00	1,195 68
Rural Municipality of Heart's Hill, 6%, 1932	1,000 00	1,010 54
Town of Outlook, 5%, 1933	5,681 52	5,563 50
Town of Leamington, 5½%, 1945	13,852 67	14,317 83
City of Niagara Falls, 5%, 1950	42,631 30	41,499 26
Manitoba Provincial Exhibition (Guar. by City of Brandon), 5%, 1949	6,000 00	5,751 26
Portage la Prairie Industrial Exhibition (Guar. by City of Portage la Prairie), 5%, 1949	9,697 57	9,402 25
Town of Oakville, 5%, 1950	59,008 95	60,127 59
Town of Midland, 5%, 1949	7,450 46	7,494 54
School District of Dudsbury, 6%, 1937	4,200 00	4,306 17
Town of Minnedosa, 5%, 1932	1,460 16	1,452 23
Town of Cardston, 6%, 1932	1,081 22	1,086 01
Town of Cardston, 6%, 1932	383 44	384 77
Town of Deloraine, 6%, 1932	959 02	962 43
Town of Outlook, 5%, 1942	8,648 40	8,124 70
Township of North York, 5½%, 1951	52,112 25	54,421 04
Township of North York, 5%, 1935	8,000 00	7,927 59
Town of Pembroke, 5%, 1940	19,741 76	20,063 58
Town of Pembroke, 5%, 1960	9,479 37	9,506 21
City of Vancouver, 3½%, 1939	35,000 00	33,687 50
Town of Maisonneuve, 4½%, 1952	7,103 00	7,139 16
Town of Maisonneuve, 4½%, 1952	7,000 00	7,059 02
Town of Dauphin, 6%, 1933	700 00	696 45
City of Kamloops, 5½%, 1941	24,000 00	24,597 30
City of Edmonton, 5½%, 1944	3,000 00	3,116 19
Township of York, 6%, 1940	16,640 45	17,238 85
Township of Sandwich East, 6½%, 1935	3,135 43	3,233 72
School Commission of Ford City, 5½%, 1955	13,101 18	13,696 98
Township of East York, 5%, 1948	68,959 29	68,273 15
Roman Catholic Schools of Toronto, 6%, 1941	90,000 00	96,519 64
Village of Fort Erie, 5½%, 1958	26,423 95	27,210 00
City of Hamilton, 4½%, 1944	30,000 00	28,589 86
School District of Brandon, 5%, 1943	9,000 00	8,872 90
City of Lethbridge, 5%, 1933	1,363 62	1,375 96
City of Red Deer, 5%, 1931	1,491 74	1,489 72
Town of Vermillion, 6%, 1931	986 83	986 09
Town of Kindersley, 6%, 1942	28,002 58	28,587 19
Town of Mount Forest, 5½%, 1945	8,267 01	8,198 78
School District of Drumheller, 6%, 1948	27,000 00	27,000 00
School District of Vermillion Centre, 5½%, 1958	24,000 00	22,842 15
City of North Bay, 5½%, 1937	19,608 87	20,107 13
Township of North York, 5%, 1944	7,169 29	7,235 10
Town of Cardston, 6%, 1933	900 00	888 05
Town of Shoal Lake, 5%, 1932	2,029 99	1,967 07
Town of Essex, 5%, 1948	12,867 86	12,454 87
Township of North York, 5½%, 1960	124,471 02	133,533 57
Separate Schools of Sarnia, 5½%, 1950	40,000 00	41,352 55
School Commission of St. Edouard, 4½%, 1933	10,000 00	10,103 40
City of Medicine Hat, 5%, 1943	14,000 00	13,357 65
City of Saskatoon, 5%, 1945	5,000 00	4,464 57
District of South Vancouver, 5%, 1962	75,000 00	64,441 48
District of South Vancouver, 5%, 1962	30,000 00	25,776 52
District of South Vancouver, 5%, 1962	20,000 00	17,184 45
School Commission of St. Sacrament de Lachine, 5½%, 1952	15,500 00	15,918 28
City of Brandon, 5%, 1933	1,000 00	990 42
City of Edmonton, 5½%, 1947	13,000 00	13,538 42
City of Edmonton, 4½%, 1952	1,946 66	1,793 71
Township of East York, 5½%, 1935	79,087 59	79,908 31
Township of East York, 5½%, 1938	17,085 47	17,352 79
School District of Edmonton, 5%, 1953	1,000 00	986 79
City of Edmonton, 5½%, 1947	1,000 00	1,039 31
City of Sydney, 5½%, 1942	5,000 00	5,023 02
Township of East York, 5½%, 1938	40,221 14	36,514 47
City of Hamilton, 4½%, 1944	14,000 00	13,359 00
City of Hamilton, 4½%, 1944	27,000 00	25,762 21
City of Hamilton, 5%, 1944	29,000 00	28,931 15
County of York (Guar. by Township of York), 5%, 1954	100,000 00	93,778 72
School District of Regina, 5%, 1960	150,000 00	147,721 47
Township of Etobicoke, 5½%, 1960	114,941 22	122,271 72
Township of Etobicoke, 5½%, 1944	12,888 23	13,380 55
City of Medicine Hat, 5%, 1942	33,000 00	31,986 90

Schedule "C"—*Continued*

Mortuary Fund—Continued	Par Value	Book Value
Town of Midland, 4%, 1932	$2,181 48	$2,181 48
Town of Beauceville, 5%, 1935	2,790 00	2,871 28
Town of Kenora, 5½%, 1936	20,000 00	20,250 13
School District of Camrose, 6%, 1933	2,033 32	2,064 28
School District of Camrose, 6%, 1931	270 00	272 13
Town of Castor, 5½%, 1931	158 60	158 60
Town of Indian Head, 5%, 1946	10,000 00	9,604 20
Town of Tofield, 6%, 1964	43,937 64	43,937 64
Township of North York, 5½%, 1939	38,064 22	38,950 61
School District of Brandon, 5½%, 1956	40,000 00	40,247 69
Town of Chicoutimi, 4½%, 1951	6,903 00	6,933 58
Town of Mount Forest, 4½%, 1937	2,000 00	1,809 23
City of Wetaskiwin, 5%, 1939	6,935 43	7,012 07
Town of Carman, 5%, 1939	11,570 00	11,623 45
Town of Thessalon, 5%, 1939	9,247 19	9,247 19
Town of Minnedosa, 5%, 1931	59 62	59 38
Rural Municipal of Prairie, 5½%, 1933	750 00	729 83
Town of Waterloo, 5½%, 1944	42,918 52	44,519 52
City of Regina, 4½%, 1935	5,000 00	5,012 42
Town of Belleville, 4%, 1940	10,000 00	10,049 81
School Commission of St. Gregoire, 5%, 1938	12,000 00	12,918 69
Town of Cote St. Laurent, 4⅜%, 1933	626 95	626 95
City of Port Arthur, 5%, 1935	45,000 00	45,998 38
Town of St. Louis, 4%, 1941	10,000 00	9,912 00
Town of St. Louis, 4%, 1940	10,000 00	10,000 00
Town of Terrebonne, 4½%, 1942	6,000 00	6,043 33
Town of Grand Mere, 5%, 1931	16,000 00	16,004 50
Town of Grand Mere, 4½%, 1933	10,000 00	10,072 20
City of Montreal West, 4%, 1941	10,000 00	9,545 82
Village of Rosemont, 5%, 1936	27,000 00	27,779 06
Town of Fraserville, 4½%, 1933	3,000 00	3,000 00
Town of Arcola, 6%, 1939	5,000 00	5,321 26
City of Sault Ste. Marie, 5%, 1932	14,800 00	14,835 71
City of Weyburn, 5%, 1935	11,000 00	11,056 17
Town of Pointe-aux-Trembles, 5%, 1953	61,000 00	51,854 62
Town of Pointe-aux-Trembles, 5%, 1953	69,000 00	58,655 12
City of Nanaimo, 5%, 1933	23,892 85	23,502 85
Town of Drummondville, 5%, 1951	12,000 00	11,479 78
City of Fort William, 4½%, 1940	19,000 00	16,338 77
City of Laval des Rapides, 6%, 1965	14,000 00	12,602 30
City of Sault-au-Recollet, 6%, 1955	25,000 00	24,221 27
School Commission of St. Stanislas, 6%, 1940	34,000 00	34,000 00
Toronto Power Company, 4½%, 1941	73,000 00	66,150 47
Lethbridge Northern Irrigation District, 6%, 1951	50,000 00	53,050 80
Montreal Metropolitan Commission, 5%, 1942	200,000 00	192,538 13
City of Hull, 5½%, 1947	50,000 00	50,541 45
Toronto Power Company, 4½%, 1941	9,733 33	8,735 37
Toronto Power Company, 4½%, 1941	29,200 00	27,013 83
Village of Hudson, 5½%, 1949	10,000 00	10,058 08
City of St. Lambert, 5½%, 1952	120,000 00	122,542 60
City of Verdun, 6%, 1941	5,000 00	5,267 34
City of Verdun, 6%, 1941	25,000 00	26,291 98
City of Three Rivers, 5½%, 1953	10,000 00	10,327 71
City of St. Lambert, 5½%, 1952	50,000 00	51,289 03
City of Hull, 5½%, 1947	25,000 00	25,976 38
City of St. Lambert, 5½%, 1964	20,000 00	20,696 55
Town of Montreal North, 6%, 1958	147,000 00	160,578 47
Town of St. Michale, 6%, 1956	25,000 00	27,634 56
City of Three Rivers, 5½%, 1947	44,000 00	46,237 49
Town of St. Pierre, 6%, 1955	6,000 00	6,626 40
Town of Pointe-aux-Trembles, 6%, 1940	5,000 00	5,276 43
Town of St. Michael, 6%, 1956	3,000 00	3,307 56
Town of Montreal East, 6%, 1954	3,000 00	3,297 29
Town of Hampstead, 6%, 1959	8,000 00	8,952 95
Town of Montreal East, 6%, 1954	7,000 00	7,762 71
Town of St. Michael, 6%, 1955	4,000 00	4,440 38
Town of Pointe-aux-Trembles, 6%, 1941	8,000 00	8,493 41
Town of Montreal North, 6%, 1956	6,000 00	6,673 75
City of St. Lambert, 6%, 1961	40,000 00	44,558 28
Town of Montreal North, 6%, 1956	5,000 00	5,517 60
Town of Pointe-aux-Trembles, 6%, 1942	7,500 00	7,960 25
Town of Hampstead, 6%, 1961	21,000 00	23,393 95
Town of Montreal East, 6%, 1955	6,000 00	6,612 31
Town of Montreal North, 6%, 1957	42,000 00	46,480 12
Town of St. Michael, 6%, 1956	38,000 00	41,980 56
Town of Shawinigan Falls, 5½%, 1945	5,000 00	5,189 39
Town of Shawinigan Falls, 5½%, 1945	21,000 00	21,807 69
Town of St. Michael, 6%, 1955	103,000 00	113,583 06
Town of Montreal East, 6%, 1946	1,000 00	1,084 37
Town of Pointe-aux-Trembles, 6%, 1953	30,000 00	33,224 60
City of Edmonton, 5½%, 1945	50,000 00	50,213 04
Town of Montreal North, 6%, 1955	5,000 00	5,513 78
Town of St. Michael, 6%, 1954	5,000 00	5,543 44
School Commission of Three Rivers, 5%, 1954	94,600 00	93,355 99
School Commission of La Salle, 5½%, 1956	22,000 00	22,926 35
Town of Montreal East, 6%, 1954	35,000 00	38,813 94
Town of Montreal North, 6%, 1956	3,000 00	3,336 85
Town of Pointe-aux-Trembles, 6%, 1953	1,000 00	1,113 80
Town of Montreal North, 6%, 1957	6,000 00	6,689 33
Town of Montreal East, 6%, 1946	3,000 00	3,273 03
Town of St. Pierre aux Liens, 6%, 1956	3,000 00	3,364 79
City of St. Lambert, 5½%, 1952	10,000 00	10,524 75
City of Three Rivers, 5½%, 1953	2,000 00	2,105 83

Schedule "C"—*Continued*

Mortuary Fund—Continued	Par Value	Book Value
School Commission of Grand Mere, 5%, 1956	$32,000 00	$31,961 88
Town of Pointe-aux-Trembles, 6%, 1942	500 00	536 53
Protestant Schools of Montreal, 5%, 1939	34,000 00	34,000 00
City of Edmonton, 5½%, 1945	130,000 00	132,104 98
City of Edmonton, 5½%, 1945	176,000 00	182,393 37
Town of Neepawa, 6%, 1943	5,000 00	5,333 70
City of Hull, 5½%, 1962	5,000 00	5,302 95
City of St. Lambert, 5½%, 1956	1,000 00	1,061 64
City of St. Lambert, 5½%, 1954	1,000 00	1,047 12
City of Edmonton, 5%, 1946	1,000 00	989 19
City of Edmonton, 5½%, 1945	86,000 00	89,633 41
Lethbridge Northern Irrigation District, 6%, 1951	39,000 00	44,150 89
Town of Montreal East, 6%, 1946	1,000 00	1,097 09
City of St. John, 3½%, 1940	500 00	437 00
Town of Pointe-aux-Trembles, 6%, 1942	500 00	539 64
Town of La Tuque, 5%, 1944	4,000 00	3,973 63
Town of La Tuque, 5%, 1944	15,000 00	14,901 67
Town of Hampstead, 6%, 1959	3,000 00	3,406 37
Township of East York, 5½%, 1940	25,000 00	25,965 00
City of Three Rivers, 5½%, 1942	7,000 00	7,210 57
City of Edmonton, 5½%, 1953	2,000 00	2,090 58
Rural Municipality of East Kildonan, 6%, 1941	10,000 00	10,394 79
Township of Tisdale, 5½%, 1944	29,000 00	29,000 00
School District of Saskatoon, 5%, 1959	40,000 00	38,246 51
City of Montreal, 4½%, 1953	50,000 13	45,389 78
City of Three Rivers, 5½%, 1947	22,000 00	22,698 82
City of Montreal, 4%, 1948	21,831 56	18,585 27
City of Montreal, 4%, 1950	26,834 43	22,824 80
Montreal Harbour Commission, 5%, 1969	50,000 00	49,752 05
City of Hamilton, 5%, 1944	67,000 00	66,840 93
City of Hamilton, 4½%, 1944	33,000 00	31,495 37
City of Hamilton, 4½%, 1944	6,000 00	5,728 16
City of Brandon, 5½%, 1949	50,000 00	51,490 11
Protestant Schools of Montreal, 5%, 1960	100,000 00	99,503 68
City of Granby, 5%, 1952	39,000 00	39,483 82
City of Saskatoon, 5%, 1950	30,000 00	29,630 50
Roman Catholic Schools of Granby, 5%, 1960	35,000 00	35,432 70
City of Belleville, 4%, 1940	25,000 00	22,868 47
Roman Catholic Schools of Chicoutimi, 5%, 1939	30,000 00	29,389 15
Town of St. Michael, 6%, 1954	2,000 00	2,274 71
City of Three Rivers, 5½%, 1968	75,000 00	81,236 68
City of Shawinigan Falls, 5%, 1959	20,000 00	19,899 84
Roman Catholic Schools of Shawinigan Falls, 5%, 1955	26,000 00	26,152 93
City of Moose Jaw, 5%, 1936	1,999 98	1,993 61
City of Moose Jaw, 5%, 1939	11,853 23	11,782 08
Town of Haileybury, 5%, 1931	1,139 36	1,136 69
School District of Sacre Coeur, 6%, 1932	250 00	249 12
Town of Strasbourg, 6%, 1933	2,798 09	2,720 55
Town of Fort Frances, 5%, 1948	42,397 73	41,579 77
Rural Municipality of East Kildonan, 6%, 1941	13,000 00	13,526 08
Town of Blind River, 5½%, 1958	15,719 51	15,237 46
County of Lanark, 5%, 1949	92,000 00	87,858 61
City of Medicine Hat, 5%, 1950	5,000 00	4,788 37
School District of Weyburn, 5%, 1936	4,000 16	4,053 75
Village of Megantic, 5%, 1936	6,600 50	6,700 57
Town of Stettler, 5½%, 1931	1,348 38	1,352 02
Town of Stettler, 5½%, 1931	436 10	436 71
Town of Castor, 5½%, 1931	237 87	237 87
Township of North York, 5½%, 1939	22,230 00	22,753 67
Town of Leamington, 5¼%, 1940	2,000 00	2,000 00
Town of Bridgeburg, 5½%, 1956	6,788 22	6,999 76
Town of New Toronto, 5%, 1944	25,170 03	24,186 77
Town of Almonte, 5%, 1960	29,866 21	30,304 76
Town of Maisonneuve, 4½%, 1940	10,000 00	10,192 04
Town of Cote St. Louis, 5%, 1935	16,000 00	16,455 94
Town of Strathcona, 6%, 1933	6,000 00	6,176 12
Town of Strathcona, 6%, 1933	10,000 00	10,262 00
District of Penticton, 6%, 1942	5,000 00	4,844 29
District of Penticton, 6%, 1941	68,000 00	68,000 00
City of Port Arthur, 5%, 1935	17,000 00	16,418 60
School Commission of Winnipeg, 4%, 1945	32,000 00	28,274 20
School Commission of Windsor, 5½%, 1937	6,217 89	6,254 15
School Commission of Windsor, 5½%, 1939	1,033 71	1,040 49
Roman Catholic Schools of St. Gregoire, 6%, 1955	100,000 00	110,789 72
Town of Montreal North, 6%, 1954	1,000 00	1,101 71
School Commission of Windsor, 5½%, 1944	20,000 00	20,535 09
School Commission of Lachine, 5½%, 1932	25,000 00	25,140 48
Town of St. Michael, 6%, 1954	30,000 00	33,051 19
Town of St. Michael, 6%, 1954	97,000 00	106,865 55
Roman Catholic Schools of Montreal East, 5%, 1945	40,000 00	39,236 56
City of Calgary, 5%, 1935	23,000 00	22,725 59
City of Calgary, 5%, 1944	7,000 00	6,841 28
Town of St. Michael, 6%, 1954	22,000 00	24,378 49
Town of St. Michael, 6%, 1954	1,000 00	1,108 96
City of Edmonton, 7%, 1941	25,000 00	27,592 36
Protestant Schools of Sherbrooke, 5½%, 1938	20,400 00	20,771 80
Township of Bagot, 5½%, 1956	32,900 00	34,094 97
City of Calgary, 5%, 1935	4,000 00	3,985 78
City of Edmonton, 5%, 1953	5,840 00	5,760 88
City of Edmonton, 5½%, 1945	3,500 00	3,642 05
City of Edmonton, 5½%, 1946	60,000 00	62,590 98
School District of Saskatoon, 5%, 1953	5,000 00	4,978 96
Town of Glace Bay, 5%, 1948	24,000 00	23,318 70

Schedule "C"—*Continued*

Mortuary Fund—Continued	Par Value	Book Value
Roman Catholic Schools of Windsor, 5½%, 1940	$16,000 00	$16,000 00
Roman Catholic Schools of Windsor, 5½%, 1953	1,000 00	1,012 96
City of Hamilton, 4½%, 1944	13,000 00	12,405 27
City of Hamilton, 5%, 1944	4,000 00	3,990 50
Town of Walkerville, 5%, 1959	99,932 40	96,629 01
City of Brantford, 5%, 1956	25,000 00	25,000 00
Town of Collingwood, 5%, 1943	57,000 00	55,450 14
Town of Collingwood, 5%, 1946	25,000 00	24,350 73
Town of Farnham, 5½%, 1959	30,000 00	31,184 52
School Commission of Moncton, 5%, 1950	25,000 00	24,876 85
City of London, 4½%, 1944	50,000 00	47,391 93
Town of St. Michael, 6%, 1954	28,000 00	31,889 44
Town of Timmins, 5½%, 1936	9,160 00	9,364 06
County of Peel, 5%, 1938	12,136 72	12,075 62
Town of Huntsville, 5%, 1931	1,362 98	1,352 84
Town of Mount Forest, 5½%, 1936	1,718 18	1,718 18
Town of Perth, 5%, 1934	2,000 00	1,937 20
Town of Morrisburg, 4½%, 1945	6,873 88	6,556 83
Village of Markdale, 5%, 1937	3,775 96	3,746 96
City of Regina, 4½%, 1936	15,164 70	15,204 21
Town of New Liskeard, 5%, 1938	6,306 39	6,306 39
Town of Humboldt	44,552 32	44,552 32
Town of Battleford	14,133 26	14,133 26
Town of Macleod, 4%, 1974	29,976 53	29,976 53
Township of Teck, 6%, 1946	50,000 00	54,120 41
Town of Estevan, 5%, 1941	4,842 14	4,801 20
Town of Yorkton, 5%, 1931	1,123 41	1,118 89
Town of Souris, 5%, 1941	15,129 64	14,934 05
Town of Bassano, 3%, 1975	7,020 05	7,020 05
Town of Taber, 4%, 1970	15,104 82	15,104 82
Town of Redcliffe, 3%, 1975	14,172 79	14,172 79
Town of Outlook, 5%, 1932	746 00	734 25
School District of Radville, 6%, 1932	700 00	698 73
Town of Melville, 5½%, 1958	3,976 95	3,976 95
Rural Municipality of Prairie, 5½%, 1932	1,000 00	982 18
Town of Melfort, 8%, 1943	16,000 00	16,484 20
Town of Cardston, 6%, 1932	173 60	171 51
Town of Cardston, 6%, 1932	175 62	173 95
Village of Point Edward, 6%, 1932	1,809 55	1,809 55
Town of Sudbury, 5%, 1931	1,320 32	1,307 83
City of Red Deer, 6%, 1943	2,000 60	1,971 77
Town of Dauphin, 6%, 1934	1,963 68	1,950 58
Town of Watrous, 5½%, 1956	5,684 79	5,684 79
Town of Walkerville, 5%, 1943	49,731 67	48,435 49
Township of Stamford, 5%, 1957	43,627 06	43,041 00
Township of Moore, 5½%, 1949	16,000 00	15,856 42
Town of Timmins, 5½%, 1959	21,000 00	21,516 76
Town of Birtle, 5¾%, 1949	14,500 00	14,500 00
Township of Scarborough, 5%, 1949	44,862 49	44,862 49
Town of Sandwich, 5¾%, 1959	39,000 00	39,750 00
Township of Stamford, 5%, 1959	34,963 77	34,963 77
Town of Midland, 5%, 1949	9,294 19	9,354 57
	$12,667,726 05	$12,714,360 42

Sick Benefit Fund:	Par Value	Book Value
Grand Trunk Rys. (D.C. Guar.), 7%, 1940	$25,000 00	$27,981 71
Province of Ontario, 5%, 1948	50,000 00	48,852 44
Town of Ridgetown, 4½%, 1934	1,717 91	1,725 82
Town of Indian Head, 5%, 1936	6,000 00	6,064 24
Town of Blairmore, 5½%, 1932	2,471 58	2,437 61
Rural Municipality of Rosemont, 5½%, 1933	1,200 00	1,205 50
City of Calgary, 5%, 1935	20,000 00	20,453 84
Town of Dauphin, 6%, 1944	3,789 65	3,699 69
School Commission of Coteau Ste. Pierre, 6%, 1955	9,000 00	9,000 00
Town of Orillia, 5%, 1944	27,172 78	25,174 05
City of Prince Albert, 1964	15,784 86	15,784 86
City of Edmonton, 7%, 1941	2,000 00	2,219 08
Roman Catholic Schools of River Ste. Pierre, 5½%, 1944	1,000 00	1,035 19
Rural Municipality of St. James, 5½%, 1956	2,911 99	2,911 99
Town of Strasbourg, 6%, 1931	411 33	405 45
Town of Waterloo, 5½%, 1938	3,634 08	3,664 08
Town of Qu'Appelle, 5%, 1935	3,334 30	3,370 81
Town of Raymond, 5%, 1936	7,999 98	7,877 86
Town of Yorkton, 5%, 1933	1,336 64	1,295 55
Town of Eastview, 5%, 1944	9,000 00	8,174 20
Township of East York, 5%, 1959	144,304 21	140,383 12
Township of East York, 5%, 1958	22,357 42	21,749 08
Township of North York, 5%, 1944	7,099 61	7,153 41
Town of Shoal Lake, 6%, 1934	1,208 44	1,174 51
Municipality of Penticton, 5%, 1931	2,000 00	1,980 78
School Commission of Hull, 5½%, 1953	13,500 00	13,586 01
Town of La Salle, 5%, 1954	1,000 00	1,000 00
City of Edmonton, 5½%, 1947	4,000 00	4,136 68
Roman Catholic Schools of Bedford, 5½%, 1952	1,200 00	1,245 24
Municipality of Elfros, 6%, 1931	500 00	504 01
School District of Strathcona, 5%, 1939	1,500 00	1,500 00
Town of Greenfield Park, 5%, 1942	20,000 00	18,162 12
Toronto Power Company, 4½%, 1941	48,666 66	44,100 24
City of Hull, 5%, 1934	11,000 00	10,841 00
Town of Pointe-aux-Trembles, 6%, 1953	9,000 00	9,848 29
City of St. Lambert, 5½%, 1954	1,000 00	1,047 41

Schedule "C"—*Continued*

Sick Benefit Fund—Continued	Par Value	Book Value
City of Verdun, 5½%, 1954	$1,000 00	$1,055 82
Town of Ste. Rose, 6%, 1954	10,000 00	11,089 69
Village of Blyth, 5%, 1932	746 05	743 41
City of Halifax, 6%, 1952	2,000 00	2,236 31
Town of Iroquois, 4%, 1932	2,125 00	2,068 00
Village of Dundalk, 5%, 1939	2,311 84	2,311 84
Town of Melville, 5½%, 1958	15,831 73	15,831 73
Town of Souris, 5%, 1940	8,036 74	7,615 17
City of Red Deer, 6%, 1943	7,500 73	7,392 35
	$531,653 73	$522,090 19

Bonds and Debentures Owned—(*in default*)

Mortuary Fund:	Par Value	Book Value
Rural Municipality of Invermay, 5%, 1932	$1,800 00	$1,791 62
City of Swift Current, 3% and 3½%, 1937	21,000 00	21,000 00
City of Swift Current, 3% and 3½%, 1937	6,145 77	6,145 77
City of Swift Current, 3% and 3½%, 1937	7,937 04	7,937 04
City of Swift Current, 3% and 3½%, 1937	10,914 65	10,914 65
City of Swift Current, 3% and 3½%, 1937	45,000 00	45,000 00
	$92,797 46	$92,789 08
Sick Benefit Fund:		
City of Swift Current, 3% and 3½%, 1937	$17,817 46	$17,817 46
All Funds	$110,614 92	$110,606 54
Less *reserved*	38,715 22	38,715 22
	$71,899 70	$71,891 32

CANADIAN ORDER OF ODDFELLOWS

HEAD OFFICE, TORONTO, ONT.

Organized.—June, 1852. *Incorporated.*—September 11th, 1882

OFFICERS

D. W. Donaldson, Grand Master; Calvin Davis, Im. Past Grand Master; George Sellar, Deputy Grand Master; Jas. Mellor and David T. Cooper, Grand Representatives; Robert Fleming, Secretary; W. H. Shaw. Treasurer,

Auditors.—W. L. Young and W. R. Day.

Actuary.—Sidney H. Pipe.

GOVERNING EXECUTIVE AUTHORITY

(*as at date of filing statement*)

Grand Master D. W. Donaldson, Toronto, Ont.; Im. Past Grand Master, Calvin Davis, Hamilton, Ont.; Deputy Grand Master, George Sellar, Montreal, Que.; Grand Secretary, Robert Fleming, Toronto, Ont.; Grand Treasurer, W. H. Shaw, Toronto, Ont.; Grand Representative Jas. Mellor, Brantford, Ont.; Grand Representative David T. Cooper, Hamilton, Ont.

Summary of Funds

Balances of Funds—December 31st, 1930:		
Mortuary Fund	$349,229 82	
Sickness Fund	4,490 01	
Guarantee Fund	500 00	
Child's Insurance Fund	205 22	
Building Revenue	683 77	
General Fund	1,732 79	
Total		$356,841 61
Add Non-Ledger Assets		6,797 83
		$363,639 44
Deduct due and accrued Liabilities (except Reserve)		2,460 00
Net Balance of All Funds		$361,179 44
Reserve as per Actuary's report		$296,783 00
Balance—Surplus of Assets over all Liabilities and Reserve		$64,396 44

Statement for the Year Ending December 31st, 1930

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances)		$19,000 00
Mortgage loans on real estate, first mortgages		30,100 00
Loans and liens on policies		2,909 00
Book values of bonds, debentures and debenture stocks, not in default		288,578 80
Cash on hand and in banks:		
On hand at head office	$4 03	
In chartered banks of Canada in Canada	16,023 76	
		16,027 79
Amounts owing by lodges		226 02
Total Ledger Assets		$356,841 61

Non-Ledger Assets

Interest accrued	$4,357 43
Collections reported, but not received by head office	2,440 40
Total Non-Ledger Assets	$6,797 83
Total Admitted Assets	$363,639 44

Liabilities

Provision for unpaid claims, death benefits		$2,460 00
Total Liabilities (except Reserve)		$2,460 00
Net required Reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund	$290,963 00	
Mortuary Fund, Contingent Reserve	5,820 00	
Total Reserve		$296,783 00

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$343,029 33
Income for the year:		
Premiums (with extra dues, etc.)	$36,960 94	
Interest and rents	18,795 62	
Other revenue	34 89	
Profit on sale of debentures	746 52	
Total Income		$56,537 97
		$399,567 30
Disbursements for the year:		
Death claims	$33,732 87	
Surrender values	2,445 37	
Total Disbursements		36,178 24
		$363,389 06
Deduct:		
Transfers to General Fund		14,159 24
Balance of Fund (Ledger Assets), December 31st, 1930		$349,229 82

SICKNESS FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$4,354 39
Income for the year:		
Premiums	$165 58	
Interest and rents	180 39	
Other income	7 30	
Total Income		353 27
		$4,707 66
Disbursements for the year:		
Sickness claims		217 65
Balance of Fund (Ledger Assets), December 31st, 1930		$4,490 01

GUARANTEE FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$500 00
Receipts from lodges	$171 00	
Receipts from interest	41 25	
Total Income		$212 25
		$712 25
Deduct:		
Transfers to General Fund		212 25
Balance of Fund (Ledger Assets), December 31st, 1930		$500 00

CHILD'S INSURANCE FUND

Balance of Fund (Ledger Assets), December 31st, 1929	$193 49
Income for the year:	
Assessments	11 73
Total Income	$205 22
Balance of Fund (Ledger Assets), December 31st, 1930	$205 22

BUILDING REVENUE FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$764 23
Income for the year:		
Receipts from rentals	$2,100 00	
Receipts from interest	19 02	
Total Income		2,119 02
		$2,883 25
Disbursements for the year:		
Caretaking, $212.00; fuel, $284.06; repairs, $105.80	$601 86	
Oil burner, $350.00; furniture, $30.00; taxes, $388.40	768 40	
Interest	800 00	
Total Disbursements		2,170 26
		$712 99
Deduct:		
Transfers to General Fund		29 22
Balance of Fund (Ledger Assets), December 31st, 1930		$683 77

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929			$2,652 01
Income for the year:			
Assessments, dues, fees and fines		$3,993 38	
Other revenue—			
Charter fees		100 00	
Registration fees		218 00	
Lodge supplies		161 98	
Sundries		8 00	
Total Income			4,481 36
			$7,133 37
Disbursements for the year:			
Head Office Expenses:			
Salaries	$6,003 06		
Directors' fees	296 65		
Auditors' fees	200 00		
Actuaries' fees and expenses	275 00		
Travelling expenses	333 05		
Rents	1,200 00		
Printing and supplies	199 12		
Grand Treasurer	275 00		
Total		$8,781 88	
Agency and Organization Expenses:			
Commissions	$755 45		
Salaries	5,837 40		
Travelling expenses	326 75		
Advertising	612 38		
Total		7,531 98	
All Other Expenses:			
Fraternal Association	$45 00		
Bonding	33 00		
Legal fees	65 80		
Medical fees	200 00		
Taxes and licenses	181 32		
Telephone, telegrams and express	254 90		
Lodge supplies	86 99		
Light and water	29 95		
D.D.G.M.	89 00		
Official publications	803 35		
Meeting of Supreme Body	1,148 80		
Miscellaneous	549 32		
Total		3,487 43	
Total Disbursements			19,801 29
			$12,667 92
Add:			
Mortuary Fund		$14,159 24	
Building Account		29 22	
Guarantee Fund		212 25	
			14,400 71
Balance of Fund (Ledger Assets), December 31st, 1930			$1,732 79

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929	1,315	$967,326 30	8	$7,000 00	134	$126,000 00
New issued	2	2,000 00	....	....	37	25,250 00
Old revived	3	3,000 00	....	....	....	....
Old increased	....	....	....	....	....	....
Transferred to	....	....	....	....	....	....
Totals	1,320	$972,326 30	8	7,000 00	171	$151,250 00
Less ceased by:						
Death	35	$25,762 87	....	....	1	$1,000 00
Surrender	10	2,109 00	....	....	3	145 00
Lapse	19	16,785 00	4	4,000 00	17	15,000 00
Decrease	....	4,843 13	....	....	....	2,355 00
Transferred from	....	....	....	....	2	2,000 00
Total ceased	64	$49,500 00	4	$4,000 00	23	$20,500 00
At end of 1930	1,256	$922,826 30	4	$3,000 00	148	$130,750 00

Classification	20-Pay Life		Paid-Up		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (9)	Amount (10)	No. (11)	Amount (12)	No. (13)	Amount (14)
At end of 1929	254	$234,000 00	196	$57,599 50	1,907	$1,391,925 80	1,663	$1,172,695 00
New issued	85	72,250 00	....	....	124	99,500 00	85	64,750 00
Old revived	2	2,000 00	....	....	5	5,000 00	5	5,000 00
Old increased	....	....	....	$400 00	......	400 00	......	400 00
Transferred to	2	2,000 00	....	....	2	2,000 00	2	2,000 00
Totals	343	$310,250 00	196	$57,999 50	2,038	$1,498,825 80	1,755	$1,244,845 00
Less ceased by:								
Death	2	$2,000 00	15	4,970 00	53	$33,732 87	51	$32,482 87
Surrender	....	....	....	....	13	2,254 00	11	2,096 00
Lapse	43	41,500 00	....	....	83	77,285 00	74	69,285 00
Decrease	....	....	....	70	......	7,268 13	......	5,426 13
Transferred from	....	....	....	....	2	2,000 00	3	3,000 00
Total ceased	45	$43,500 00	15	$5,040 00	151	$122,540 00	139	$112,290 00
At end of 1930	298	$266,750 00	181	$52,959 50	1,887	$1,376,285 80	1,616	$1,132,555 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Paid-up Policies, Limited Payment, 20-Pay Life.

Under what conditions as to membership, etc., are such benefits available? Death.

What is the nature of benefits so granted? Face value of policy.

Give particulars of any distribution of surplus during last three years. None.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Reserve	$290,963 00
Unpaid claims	2,460 00
Contingent reserve	5,820 00
Total	$299,243 00

Assets

Life Insurance Fund	$351,665 64
Total	$351,665 64

The ratio of assets to liabilities was 117.5 per cent.

The valuation basis was the Fraternal American Table and 4½ per cent. interest, for readjusted business and 4 per cent. for business written since adjustment.

The amount of insurance valued was $1,373,826.00.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

No valuation was made of sickness department.

Schedule "C"

Bonds and Debentures Owned by the Society—(*Not in default*)

	Par Value	Book Value
Ontario & West Shore Electric Railway, Ont., 5%, 1938	$5,000 00	$5,197 99
Town of Melfort, Sask., 6%, 1942	6,000 00	6,232 89
Village of St. Romauld, Que., 5%, 1939	5,000 00	5,043 35
Town of North Battleford, Sask., 5½%, 1942	5,000 00	4,691 84
County of Essex, Ont., 5½%, 1936	5,000 00	4,975 00
Town of Watrous, Sask., 5½%, 1956	8,992 51	8,992 51
Township of Calvert, Ont., 5½%, 1952	12,000 00	12,761 14
Township of Calvert, Ont., 5½%, 1955	7,000 00	7,404 33
Town of Glace Bay, N.S., 6%, 1950	30,000 00	33,765 41
Town of Vegreville, Alta., 6%, 1952	13,324 37	14,820 84
Town of East End, Sask., 6%, 1937	2,275 38	2,324 75
Town of The Pas, Man., 6%, 1959	27,000 00	30,547 20
Township of Teck, Ont., 6%, 1940	11,057 39	11,585 74
Town of Selkirk, Man., 6½%, 1947	5,000 00	5,835 94
Town of Glace Bay, N.S., 4½%, 1933	1,000 00	971 27
Town of Glace Bay, N.S., 5½%, 1933	1,000 00	994 26
Town of Dryden, Ont., 5½%, 1950	1,000 00	1,062 31
Rural Municipality of East Kildonan, Man., 6%, 1942	3,000 00	3,126 60
Rural Municipality of North Kildonan, Man., 6%, 1945	5,000 00	5,303 12
Town of Sydney Mines, N.S., 6%, 1941	2,000 00	2,128 20
Rural Municipality of Woodlea, Man., 6%, 1936	13,243 23	13,433 88
Town of Dominion, N.S., 6%, 1940	2,500 00	2,644 42
Town of Drumhellar, Alta., 6%, 1949	14,592 15	15,644 97
City of Prince George, B.C., 6%, 1936	1,000 00	1,040 27
Township of Teck, Ont., 6%, 1949	18,194 02	20,031 05
School District of East Kildonan, Man., 5¼%, 1956	9,000 00	9,741 87
School District of East Kildonan, Man., 6%, 1951	19,000 00	20,787 48
School District of De Lisle, Man., 5½%, 1941	8,062 27	8,189 12
School District of Denzil, Sask., 6%, 1949	9,728 16	10,536 45
School District of Smiley, Sask., 6%, 1950	3,891 26	4,214 63
School District of Smiley, Sask,, 6%, 1950	9,728 16	10,536 58
	$264,588 90	$284,565 41

Sick Benefit Fund:	Par Value	Book Value
Town of Sydney Mines, N.S., 5½%, 1944	$1,000 00	$1,000 00
City of Windsor, Ont., 6%, 1931	212 68	214 21
Town of Sault Ste. Marie, Ont., 5%, 1940	1,000 00	959 80
Town of Sault Ste. Marie, Ont., 5%, 1941	1,400 00	1,339 38
	$3,612 68	$3,513 39

Guarantee Fund:	Par Value	Book Value
Town of Sydney Mines, N.S., 5½%, 1944	$500 00	$500 00
	$268,701 58	$288,578 80

CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser Lieutenant, Chas. E. Hanna, Belleville, Ont.; Head Managers: John Manning, London, E. E. Hilton, Strathroy; Wm. Meen, Toronto; Head Physician, J. L. Huffman, M.D., London; Head Escort, H. Durrant, Toronto; The Head Watchman, J. Bradford, Lindsay, Ont.; Head Sentry, Chas. Baldry, Niagara Falls, Ont.; Past Head Consul, D. Cinnamon, Lindsay, Ont.

Head Managers.—John Manning, London; William Meen, Toronto; E. E. Hilton, Strathroy.

Assets	$1,872,505
Ontario insurance in force (gross)	3,932,190
Canadian insurance in force (gross)	5,455,940

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$78,347
Premiums—Canada (net)	105,677
Benefits paid—Ontario (net)	113,090
Benefits paid—Canada (net)	129,269

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officers in Canada.—Michael F. Mogan, Toronto.

Chief or General Agent in Ontario.—Michael F. Mogan, 268 Carlton St., Toronto.

Assets in Canada	$26,537,017
Ontario insurance in force (gross)	4,128,422
Canadian insurance in force (gross)	16,144,882
Total insurance in force (gross)	118,042,745

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$101,675
Premiums—Canada (net)	375,856
Premiums—Total (net)	3,782,361
Benefits paid—Ontario (net)	119,745
Benefits paid—Canada (net)	378,729
Total benefits paid (net)	2,076,214

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*See note on page 1.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUEBEC

Officers.—Grand President, F. J. Curran, K.C., Montreal; Grand Secretary, H. A. Fyland, Montreal.

Directors.—C. A. Pariseault, K.C., Montreal; W. J. Sutherland, Smith's Falls, Ont.; Albon Gillis, Summerside, P.E.I.

Chief or General Agent in Ontario.—Jno. F. Boland, 401 Reford Building, Toronto.

Assets	$1,495,648
Ontario insurance in force (gross)	1,707,698
Canadian insurance in force (gross)	4,728,534

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$52,055
Premiums—Canada (net)	201,661
Benefits paid—Ontario (net)	68,641
Benefits paid—Canada (net)	157,703

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

OTTAWA, ONTARIO

Organized.—1872. *Incorporated.*—1893

OFFICERS

President, A. G. Kingston; Secretary, J. J. McGill; Treasurer, A. W. Grant.

Auditors.—F. M. Peters and P. E. S. Brodeur.

Actuaries.—A. D. Watson and G. C. Gardner.

GOVERNING EXECUTIVE AUTHORITY

(*as at date of filing statement*)

One representative on the Board of Management from each Department of the Government.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks not in default		$97,062 94
Cash in chartered banks of Canada in Canada		2,533 85
Total Ledger Assets		$99,596 79
Non-Ledger Assets		
Interest accrued		$1,485 77
Other Non-Ledger Assets, viz.:		
Assessments to be paid		52 07
Total Non-Ledger Assets		$1,537 84
Total Admitted Assets		$101,134 63
Liabilities		
Special Reserve for Contingencies:		
Contingencies	$500 00	
Waiver of rates	2,150 00	
Total Liabilities (except Reserve)		$2,650 00
Net required Reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund		$76,933 00
Total Reserve		$76,933 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$88,324 89
Income for the year:		
Premiums (with extra dues, etc.)	$10,524 75	
Interest and rents	4,657 61	
Total Income		15,182 36
		$103,507 25

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*See note on page 1.

MORTUARY FUND—*Continued*

Disbursements for the year:		
Death claims	$2,650 00	
Surrender values	358 67	
Other disbursements, bonuses	248 50	
Total Disbursements		$3,257 17
		$100,250 08
Deduct:		
Transfers to General Fund		653 29
Balance of Fund (Ledger Assets), December 31st, 1930		$99,596 79

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929		Nil
Disbursements for the year:		
Head Office Expenses:		
Salaries	$530 00	
Printing and supplies	67 09	
Miscellaneous	56 20	
		$653 29
Deduct:		
Transfers from Mortuary Fund		$653 29
Balance of Fund (Ledger Assets), December 31st, 1930		Nil

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums	
	No. (1)	Amount (2)
At end of 1929	1,234	$513,650
New issued	71	32,500
Old increased	....	1,250
Totals	1,305	$547,400
Less ceased by:		
Death	7	$2,650
Maturity	15	5,000
Total ceased	22	$7,650
At end of 1930	1,283	$539,750

Valuation Summary, December 31st, 1930

Attained Ages	Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability	Amount of Bonus Additions	Net Liability for Bonus
	$	$	$ c.	$	$	$	$
15–19	2,000	425	1 76	425	......	5	1
20–24	18,750	4,312	17 18	4,045	267	55	13
25–29	22,250	5,756	22 28	5,053	703	473	124
30–34	86,000	25,037	92 87	20,132	4,905	3,860	1,127
35–39	111,750	36,868	138 77	28,436	8,432	6,322	2,091
40–44	114,800	42,735	163 13	31,308	11,427	7,535	2,812
45–49	78,050	33,224	130 67	22,943	10,281	6,183	2,639
50–54	56,150	27,151	107 66	17,000	10,151	5,197	2,519
55–59	29,750	16,241	65 55	9,094	7,147	3,213	1,755
60–64	10,750	6,617	24 52	2,880	3,737	1,487	917
65–69	5,200	3,521	13 93	1,372	2,149	777	526
70–74	1,650	1,239	5 86	442	797	248	186
75–79	1,250	1,020	3 56	200	820	187	153
80–84	1,400	1,207	3 19	134	1,073	210	181
85–89	......	......	......	......	......	......	......
Total	539,750	205,353	790 93	143,464	61,889	35,752	15,044

The above valuation was made on the following basis, namely, the National Fraternal Congress Table of Mortality and 4 per cent. interest. The monthly rates valued were as follows: In respect of the option (*a*) members, the rates valued were three-quarters of the rates payable; in respect of all other members the rates valued were 5 cents less than the rates payable for each $200 or $250 of insurance as the case may be. The valuation was made by Mr. A. D. Watson.

(Signed) A. D. WATSON,
Fellow Institute of Actuaries;
Fellow Actuarial Society of America.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of New Westminister, 4½%, 1941	$3,000 00	$2,769 90
City of Calgary, 4½%, 1944	2,000 00	1,844 00
Town of Estevan, 5%, 1943	1,097 69	946 94
Hydro-Electric (Guaranteed by Ontario), 4%, 1957	1,000 00	686 70
City of Victoria, 5½%, 1942	3,000 00	2,903 10
District of Penticton, 6%, 1939	1,000 00	894 50
Municipality of St. James, 5½%, 1956	500 00	500 00
Municipality of St. James, 5½%, 1956	1,000 00	1,000 00
County of Carleton, 6%, 1940	1,000 00	944 90
City of Toronto, 6%, 1939	1,000 00	1,000 00
City of Toronto, 6%, 1939	1,000 00	1,000 00
Province of Ontario, 6%, 1936	1,000 00	995 00
Hydro-Electric (Guaranteed by Ontario), 6%, 1941	1,000 00	971 70
Township of York, 6%, 1931	1,000 00	963 65
Province of Ontario, 6%, 1943	1,000 00	1,035 00
City of Winnipeg, 6%, 1940	1,000 00	1,057 60
Province of Alberta, 6%, 1936	2,000 00	2,075 00
City of Regina, 5½%, 1952	2,000 00	1,957 20
City of Saskatoon, 5½%, 1949	1,676 47	1,630 53
County of Carleton, Ont., 6%, 1939	1,490 13	1,597 42
City of Niagara Falls, 5½%, 1952	690 38	710 61
City of Brandon, 4½%, 1952	1,000 00	843 20
City of Ottawa, 6%, 1948	1,000 00	1,099 90
Essex Border Utilities, 5¾%, 1948	1,000 00	1,000 00
City of Sherbrooke, 5%, 1943	500 00	485 10
City of Oshawa, 5%, 1944	2,000 00	1,951 00
Town of Weston, 5½%, 1943	1,000 00	1,041 80
Town of The Pas (Guaranteed by Manitoba), 5%, 1936	1,000 00	978 20
City of Fort William, 5%, 1940	1,000 00	973 70
Town of Smich's Falls, 5%, 1938	2,000 00	2,000 00
City of North Bay, 5½%, 1945	2,000 00	2,111 60
*St. John Drydock and Ship Building Company, 5½%, 1956	2,000 00	2,115 80
Town of Montreal East, 6%, 1954	2,000 00	2,223 80
Town of Buckingham, 5%, 1938	1,000 00	995 30
*St. John Drydock and Ship Building Company, 5½%, 1939	1,000 00	1,038 70
Township of East York, 5%, 1939	1,000 00	1,000 00
City of Vancouver, 3½%, 1944	1,000 00	823 30
City of Ottawa, 5%, 1950	1,000 00	1,021 40
City of Shawinigan Falls, 5%, 1941	1,000 00	1,000 00
City of Halifax, 5%, 1951	1,000 00	1,007 10
City of Stratford, 5%, 1939	1,000 00	1,000 00
Burrard Drydock, 5%, 1939	1,000 00	1,000 00
City of Hull, 5½%, 1952	1,000 00	1,050 00
City of North Bay, 5½%, 1939	2,000 00	2,084 40
Town of St. Lambert, 5%, 1950	1,000 00	1,000 00
*St. John Drydock and Ship Building Company, 5½%, 1947	2,000 00	2,114 00
City of Calgary, 4½%, 1942	973 34	914 92
City of Calgary, 5%, 1935	1.000 00	996 70
City of Edmonton, 5½%, 1945	1,000 00	1,052 80
City of Hull, 5%, 1942	1,000 00	1,023 20
Grand Mere School, 5%, 1952	1,000 00	1,020 00
Township of Etobicoke, 5%, 1935	1,000 00	1,012 50
Town of Newmarket, 5%, 1946	1,000 00	1,024 70
City of Galt, 6%, 1940	1,000 00	1,109 90
City of Halifax, 5%, 1961	1,000 00	1,077 00
Town of New Toronto, 6%, 1936	1,000 00	1,068 00
Town of Seaforth, 5%, 1948	2,000 00	2,025 40
City of Edmonton, 5%, 1953	1,000 00	1,000 00
Municipality of Point Grey, 5%, 1938	1,000 00	1,000 00
City of Saskatoon, 6½%, 1940	1,000 00	1,124 50
City of Sault Ste. Marie, 5½%, 1941	1,000 00	1,042 50
*St. John Drydock and Ship Building Company, 5½%, 1939	1,051 12	1,080 66
City of Edmonton, 5½%, 1964	1,000 00	1,065 30
City of Saskatoon, 5%, 1939	2,000 00	1,938 80
*St. John Drydock and Ship Building Company, 5½%, 1952	1,000 00	1,030 00
City of Quebec, 5%, 1959	1,000 00	1,000 00
Dominion of Canada (C.N.R.), 5%, 1969	2,000 00	2,000 00
City of Ottawa, 6%, 1946	1,000 00	1,074 90
County of Carleton, 5%, 1936	1,000 00	977 50
City of Toronto, 6%, 1947	1,000 00	1,092 80
City of Ottawa, 6%, 1939	882 18	924 44
Town of Sandwich, 5½%, 1944	2,000 00	1,952 40
Town of Sudbury, 5%, 1937	1,000 00	980 00
Town of Carleton Place, 5%, 1942	900 00	884 22
Town of Three Rivers, 5½%, 1947	1,000 00	1,011 00
Town of Drummondville, 5%, 1955	1,000 00	1,000 00
City of Hull, 4½%, 1941	1,000 00	956 70
City of Fort William, 6%, 1950	1,000 00	1,118 70
*St. John Drydock and Ship Building Company, 5½%, 1952	1,000 00	1,041 35
	$96,761 31	$97,062 94

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*Principal and interest over the whole period of the bond provided for by Dominion Government subsidy payable to Montreal Trust Company as trustee.

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, B. F. Selby, Toronto; 1st Vice-President, D. R. McKenzie, Toronto; 2nd Vice-President, C. A. E. Colwell, Toronto; Treasurer, F. J. Zammers, Toronto; J. Rutherford, Toronto.

Directors.—Jno. Curtis, Toronto, F. F. Johnson, Toronto; G. F. Campbell, Toronto; C. A. E. Colwell, Toronto; J. H. Dodson, Toronto; G. A. F. Henderson, Toronto; H. N. Robertson, Toronto; C. B. Stauffer, Toronto, H. E. Miller, Toronto; D. R. McKenzie, Toronto; W. R. Madill, Hamilton; H. G. Wright, Hamilton; A. P. Rogers, Hamilton; A. V. Peacock, Hamilton; S. Stroud, Adam Taylor, Guelph; W. J. Moody, Kitchener; W. J. Hopwood, Peterboro; F. E. Scherer, Windsor; D. J. Waterous, Brantford; A. C. Merrett, Winnipeg; V. Williamson, Westmount; F. L. DeWolfe, Brockville,; S. S. Holden F. A. Connolly, R. G. Duncan, E. H. Hender, F. W. Sterling, E. L. Pierce, L. M. Ross, A. E. Gynn, H. F. Tindale; Geo. F. Yorke, W. L. Stern.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$3,072,196	Premiums—Ontario (net)	$122,851
Ontario insurance in force (gross)	†11,893	Premiums—Canada (net)	144,531
Total insurance in force (gross)	†14,233	Benefits paid—Ontario (net)	111,343
		Total benefits paid (net)	123,142

HAMILTON FIREMEN'S BENEFIT FUND

HAMILTON, ONT.

Incorporated.—December 14th, 1910

OFFICERS

Chairman, Edmund Nixon; Secretary, Jas. Cochran; Treasurer, W. T. James; Assistant Treasurer, B. McSweeney.

Auditors.—C. H. Watson (City Auditor).

Actuary.—L. K. File.

GOVERNING EXECUTIVE AUTHORITY

(As at date of filing statement)

Edmund Nixon, W. T. James, B. McSweeney, James Cochran, R. Aitchison, K. Cassel, J. Miller, J. McCall.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Loans and liens on policies	$269 57
Book values of bonds, debentures and debenture stocks, not in default	372,074 93
Cash in chartered banks of Canada in Canada	2,519 13
Total Ledger Assets	$374,863 63

Liabilities‡

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

BENEFIT FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$339,225 51
Income for the year:		
Assessments, dues and fines	$23,645 23	
Interest	16,992 30	
Total Income		40,637 53
		$379,863 04
Disbursements for the year:		
Pensions		4,255 08
		$375,607 96
Deduct:		
Transfers to General Fund		744 33
Balance of Fund (Ledger Assets), December 31st, 1930		$374,863 63

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*See note on page 1.

†Number of certificates.

‡For last actuarial report see report of business for 1927. See Insurance Act, R.S.O., 1927, c. 222, sec. 234 re societies with membership limited to government or municipal employees.

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929	Nil
Income for the year:	
Sale of equipment	$50 00
Total Income	$50 00
Disbursements for the year:	
Expenses	794 33
Total Disbursements	$794 33
	$744 33
Deduct:	
Transfers from Benefit Fund	744 33
Balance of Fund (Ledger Assets), December 31st, 1930	Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Ontario, 5%, 1959	$2,000 00	$16,350 30
Province of Ontario, 6%, 1935-41	14,500 00	
Ontario Hydro Power Commission, 4¾%, 1970	5,000 00	5,137 50
City of Toronto, 6%, 1940-49	13,000 00	14,120 90
City of Belleville, 6%, 1942	5,000 00	5,301 00
Town of Burlington, 6%, 1934-40	6,095 43	6,095 43
Town of Thorold, 6%, 1942	2,062 17	2,103 82
City of Hamilton, 4½%, 1936-48	202,000 00	322,965 98
City of Hamilton, 5%, 1934-44	59,000 00	
City of Hamilton, 5½%, 1933-41	21,511 42	
City of Hamilton, 6%, 1933-41	40,779 52	
	$370,948 54	$372,074 93

THE HAMILTON POLICE BENEFIT FUND

HAMILTON, ONT.

Incorporated.—July 1st, 1893

OFFICERS

Chairman, Charles Boecker; Secretary, James McKay; Treasurer, David Coulter; Committee, Alex. Roughead, John Duffy, Wm. Manson, Albert Goddard, Wm. Davidson.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages	$33,300 00
Book values of bonds, debentures and debenture stocks not in default	315,315 91
Cash in chartered banks of Canada in Canada	3,020 32
Total Ledger Assets	$351,636 23

Liabilities*

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*For last actuarial report see report of business for 1928. See the Insurance Act, R.S.O. 1927, c. 222, sec. 234 re societies limited to goverment and municipal employees.

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

BENEFIT FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$321,693 24
Income for the year:		
Assessments, dues and fees	$19,269 36	
Interest	19,604 32	
Donations	746 33	
Total Income		39,620 01
		$361,313 25
Disbursements for the year:		
Pensions		9,368 64
Total Disbursements		$9,368 64
		$351,944 61
Deduct:		
Transfers to General Fund		308 38
Balance of Fund (Ledger Assets), December 31st, 1930		$351,636 23

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929		Nil
Disbursements for the year:		
Auditors' fees	$40 00	
Printing and supplies	41 64	
Miscellaneous	226 74	
Total Disbursements		$308 38
Deduct:		
Transfers from Benefit Fund		$308 38
Balance of Fund (Ledger Assets), December 31st, 1930		Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Hamilton, 4½%, 1945	$8,000 00	$7,572 00
City of Hamilton, 5½%, 1942	39,000 00	39,955 50
City of Hamilton, 4½%, 1945	23,000 00	22,102 10
City of Hamilton, 4½%, 1947	1,000 00	946 50
City of Hamilton, 5%, 1941	3,000 00	3,015 90
City of Hamilton, 5%, 1944	15,563 75	15,657 13
City of Hamilton, 5%, 1943	12,000 00	12,000 00
City of Hamilton, 4½%, 1948	2,000 00	2,046 40
City of Hamilton, 5%, 1944	2,000 00	2,077 00
City of Hamilton, 4½%, 1939	1,000 00	957 24
City of Hamilton, 4½%, 1939	2,000 00	1,919 00
City of Hamilton, 5%, 1948	12,000 00	11,970 00
City of Hamilton, 5%, 1942	2,000 00	1,995 00
City of Hamilton, 4½%, 1946	2,000 00	1,962 40
City of Hamilton, 4½%, 1945	2,000 00	1,893 00
City of Hamilton, 5%, 1947	12,000 00	12,463 44
City of Hamilton, 4½%, 1945	1,000 00	946 50
Township of Burford, 6%, 1946	5,000 00	5,000 00
Province of Ontario, 5%, 1959	6,000 00	6,000 00
Province of Ontario, 4½%, 1944	4,000 00	3,830 00
Province of Ontario, 5%, 1948	1,000 00	997 50
Province of Ontario, 4½%, 1946	2,000 00	1,886 40
Province of British Columbia, 4½%, 1948	4,000 00	4,050 00
Canadian National Railways, 5%, 1969	2,000 00	1,985 00
Canadian National Railways, 5%, 1970	1,000 00	999 75
Canadian National Railways, 5%, 1969	2,000 00	2,000 00
Canadian National Railways, 4½%, 1952	10,000 00	9,675 00
Township of Barton, 5½%, 1943	6,500 00	6,659 00
City of Toronto, 5½%, 1950	6,000 00	6,000 00
Dominion Power & Transmission, 5%, 1932	10,000 00	10,000 00
Dominion of Canada, 4½%, 1946	19,000 00	18,350 00
Montreal Protestant School Board, 5%, 1956	11,000 00	10,945 00
Town of New Toronto, 5%, 1944	18,185 87	17,458 44
Town of New Toronto, 5%, 1944	2,309 04	2,252 24
Grand Trunk Pacific, 4%, 1939	972 00	895 70
Town of Three Rivers, 5½%, 1947	10,000 00	10,000 00
City of Shawinigan Falls, 4½%, 1963	23,000 00	18,814 00
City of Belleville, 5%, 1960	5,000 00	5,078 00
City of Regina, 4½%, 1959	5,000 00	4,668 50
City of Port Arthur, 5%, 1943	9,730 65	9,661 45
Province of Saskatchewan, 5%, 1959	7,000 00	7,000 00
Town of Pointe Claire, 5%, 1944	7,000 00	6,379 00
Township of Etobicoke, 5%, 1956	5,251 82	5,251 82
	$322,513 13	$315,315 91

INDEPENDENT ORDER OF FORESTERS*

Head Office, Toronto, Ont.

Officers.—Supreme Chief Ranger, Frank E. Hand, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Vice-Supreme Chief Ranger, John H. Laughton, London; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, Alex. Stewart, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. J. Rossbottom, New York, N.Y.; T. H. Saunders, Toronto.

Assets	$40,363,702
Ontario insurance in force (gross)	33,167,303
Canadian insurance in force (gross)	51,346,087
Total insurance in force (gross)	129,852,486

Premiums Written—Claims Incurred	
Premiums—Ontario	$903,258
Premiums—Canada	1,344,326
Premiums—Total	5,135,480
Benefits paid—Ontario (net)	1,187,977
Benefits paid—Canada (net)	1,765,609
Total benefits paid (net)	4,505,576

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—M. H. Carserman, Montreal, Que.

Chief or General Agent in Ontario.—M. L. Kirshenbaum, 546 Dundas St. West, Toronto.

Assets	$402,223
Ontario insurance in force (gross)	158,400
Canadian insurance in force (gross)	341,400
Total insurance in force (gross)	3,555,889

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$4,648
Premiums—Canada (net)	8,587
Premiums—Total (net)	101,487
Benefits paid—Ontario (net)	3,070
Benefits paid—Canada (net)	3,327
Total benefits paid (net)	43,981

KNIGHTS OF COLUMBUS*

Head Office, New Haven, Connecticut

Principal Office in Canada, Granby, Que.

Manager or Chief Executive Officer in Canada.—Dr. Claude Brown, London, Ont.

Chief or General Agent in Ontario.—Thos. E. Brown, Ottawa, Ont.

Assets	$33,935,570
Ontario insurance in force (gross)	2,226,239
Canadian insurance in force (gross)	16,368,016
Total insurance in force (gross)	292,814,859

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$18,034
Premiums—Canada (net)	173,094
Premiums—Total (net)	4,587,849
Benefits paid—Ontario (net)	2,000
Benefits paid—Canada (net)	91,866
Total benefits paid (net)	2,146,382

CHAPTER GENERAL OF CANADA KNIGHTS OF MALTA

Head Office, Toronto, Ont.

Organized.—November 30th, 1870. *Incorporated.*—December 11th, 1909

Officers

President, H. A. Ham; Secretary, J. B. Pugh; Treasurer, J. J. Sheppard.

Auditors.—Merson McDonald Company.

Actuary.—M. A. Mackenzie.

Governing Executive Authority

(*As at date of filing statement*)

Thos. Jenkins, G. G. Sheppard, T. G. Waters, D. M. Johnston, Samuel Smith, John Brewster

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*See note on page 1.

Summary of Fund

Balances of Funds, December 31st, 1930:		
Mortuary Fund	$10,489 21	
Funeral Fund	3,396 36	
Extension Fund	4,065 87	
General Fund	70 81	
Net balance of All Funds		$18,022 25

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks not in default	$14,480 48
Cash in chartered banks of Canada in Canada	3,541 77
Total Assets	$18,022 25

Liabilities

Net required Reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund	$12,260 00	
Funeral Fund	4,270 00	
Total Reserve		$16,530 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$11,825 72
Income for the year:		
Premiums (with extra dues, etc.)	$844 29	
Interest and rents	347 20	
Total Income		1,191 49
		$13,017 21
Disbursement for the year:		
Death claims	$1,500 00	
Other disbursements	1,003 00	
Total Disbursements		2,503 00
		$10,514 21
Deduct:		
Transfers to General Fund		25 00
Balance of Fund (Ledger Assets), December 31st, 1930		$10,489 21

FUNERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$3,362 86
Income for the year:		
Premiums	$405 50	
Interest and rents	128 00	
Total Income		533 50
		$3,896 36
Disbursement for the year:		
Funeral claims		500 00
Balance of Fund (Ledger Assets), December 31st, 1930		$3,396 36

EXTENSION FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$4,238 29
Income for the year:		
Contributions by members	$461 90	
Interest	135 25	
Total Income		597 15
		$4,835 44
Disbursements for the year:		
Summary	$684 57	
Grant to Commandery	85 00	
Total Disbursements		769 57
Balance of Fund (Ledger Assets), December 31st, 1930		$4,065 87

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$167 23
Income for the year:		
Assessments and dues	$289 74	
Ladies' justice	12 50	
Refund (Insurance Department)	20 00	
Bank interest	1 85	
Total Income		324 09
		$491 32
Disbursements for the year:		
Salaries	$258 15	
Auditors' fees	40 00	
License	25 00	
Rents	22 50	
Printing and supplies	63 36	
Miscellaneous	36 50	
Total Disbursements		445 51
		$45 81
Transfers from Mortuary Fund		25 00
Balance of Fund (Ledger Assets), December 31st, 1930		$70 81

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1929	131	$53,750 00	131	$53,750 00
Totals	131	$53,750 00	131	53,750 00
Less ceased by:				
Death	3	1,500 00	3	1,500
Lapse	11	5,500 00	11	5,500
Total ceased	14	$7,000 00	14	$7,000 00
At end of 1930	117	$46,750 00	117	$46,750 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve	$12,260 00

Assets

Assets and accrued interest	$10,840 00

The insurance valued was 117 certificates for $46,750.00.
The CM (5) Table was used with 3½ per cent. interest.

FUNERAL FUND

Net reserve	$4,270 00
Assets	$3,400 00
Deficit	870 00
	$4,270 00

The insurance valued was 204 certificates of $100.00 each. At all ages below thirty-six negative values were shown, and of course, were excluded.

The valuations were made by M. A. Mackenzie, Fellow of the British Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

Mortuary Fund:	Par Value	Book Value
Protestant Board of School Commissioners of the City of Montreal, 5%, 1952	$1,500 00	$1,500 00
Toronto Harbour Commission, 4½%, 1953	2,500 00	2,538 50
Dominion of Canada, 5½%, 1934	3,000 00	2,870 50
Dominion of Canada, 4½%, 1946	1,500 00	1,407 34
City of Oshawa, 5%, 1939	1,000 00	974 87
	$9,500 00	$9,291 21

Schedule "C"—*Continued*

Funeral Fund:	Par Value	Book Value
Protestant Board of School Commissioners of the City of Montreal, 5%, 1952	$500 00	$483 12
Toronto Harbour Commission, 4½%, 1953	800 00	807 10
Dominion of Canada, 5%, 1934	700 00	710 46
Dominion of Canada, 4½%, 1946	500 00	447 01
	$2,500 00	$2,447 69

Extension Fund:	Par Value	Book Value
Toronto Harbour Commission, 4½%, 1953	$2,700 00	$2,741 58

SUPREME LODGE, KNIGHTS OF PYTHIAS*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, St. Thomas, Ont.

Manager or Chief Executive Officer in Canada.—E. A. Horton, St. Thomas.

Chief or General Agents in Ontario.—E. A. and C. L. Mulholland, Dineen Bldg., Toronto.

Assets	$24,826,583
Ontario insurance in force (gross)	460,219
Canadian insurance in force (gross)	1,109,883
Total insurance in force (gross)	114,437,974

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$6,044
Premiums—Canada (net)	26,519
Premiums—Total (net)	2,659,427
Benefits paid—Ontario (net)	Nil
Benefits paid—Canada (net)	11,503
Total benefits paid (net)	2,044,049

LONDON POLICE BENEFIT FUND ASSOCIATION

LONDON, ONT.

Organized.—January 1st, 1887. *Incorporated.*—January 21st, 1895

OFFICERS

Principal Officers, Jas. Singleton; Secretary, Philip W. Harpur; Treasurer, Wm. H. Down; James Oakley, Trustee; Robt. Fraleigh, Trustee; Jas. S. Bell, Trustee.

Auditors.—Wm. J. Saunders, Thos. Bolton, London, Ont.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks not in default	$205,636 63
Cash in chartered banks of Canada in Canada	12,453 93
Total Ledger Assets	$218,090 56

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

BENEFIT FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$209,497 92
Income for the year:		
Assessments, dues, fees and fines	$7,352 61	
Interest	11,438 45	
Donations	7,305 58	
Total Income		26,096 64
		$235,594 56
Disbursements for the year:		
Pensions	$2,319 00	
Death claims	15,050 00	
Total Disbursements		17,369 00
		$218,225 56
Deduct:		
Transfers to General Fund		135 00
Balance of Fund (Ledger Assets), December 31st, 1930		$218,090 56

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*See note on page 1.

†For last actuarial report see report of business for 1927. See Insurance Act, R.S.O., 1927, c. 222, sec. 234 re societies with membership limited to government or municipal employees.

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929		Nil
Disbursements for the year:		
Auditors fees	$10 00	
Taxes	105 00	
Rent of deposit box	20 00	
Total Disbursements		$135 00
Deduct:		
Transfers from Benefit Fund		$135 00
Balance of Fund (Ledger Assets), December 31st, 1930		Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of London, 6%, 1931	$4,000 00	$4,000 00
Huron & Erie Mortgage Corporation, 5%, 1931	12,000 00	12,000 00
City of London, 5%, 1931	2,000 00	2,000 00
City of London, 5½%, 1931	13,000 00	13,000 00
Medicine Hat, 5%, 1932	7,000 00	5,817 70
City of London, 5½%, 1932	7,000 00	7,000 00
City of London, 5%, 1932	2,000 00	2,000 00
City of Sarnia, 5½%, 1932	3,726 27	3,401 71
Dominion of Canada, 5½%, 1934	31,500 00	30,855 00
City of London, 5%, 1934	2,000 00	2,000 00
City of London, 5%, 1935	3,000 00	3,000 00
City of Windsor, 5½%, 1936	7,787 07	7,389 92
City of London, 5%, 1936	3,000 00	3,000 00
Town of Preston, 5%, 1937	2,000 00	2,000 00
City of London, 5%, 1937	3,000 00	3,000 00
Western Fair Bonds, 5%, 1938	7,000 00	6,855 10
Town of Preston, 5%, 1938	2,000 00	2,000 00
City of London, 5%, 1938	3,000 00	3,000 00
District of Penticton, 6%, 1939	5,000 00	4,472 50
Town of Preston, 5%, 1939	2,000 00	2,000 00
City of London, 5%, 1939	3,000 00	3,000 00
Dominion of Canada, 4½%, 1940	5,000 00	4,862 50
City of London, 6%, 1940	3,000 00	3,202 20
Town of Preston, 5%, 1940	2,000 00	2,000 00
Town of Preston, 5%, 1941	1,000 00	1,000 00
City of London, 5%, 1942	7,000 00	7,000 00
Province of Ontario, 6%, 1943	5,000 00	5,000 00
City of London, 5%, 1933	2,000 00	2,000 00
City of London, 5%, 1943	7,000 00	7,000 00
City of London, 5%, 1944	5,000 00	5,000 00
City of London, 5%, 1944	7,000 00	7,000 00
City of London, 5%, 1945	5,000 00	5,000 00
City of London, 5%, 1945	8,000 00	8,000 00
City of London, 5%, 1946	6,000 00	6,000 00
City of Edmonton, 5½%, 1953	11,000 00	10,780 00
Held on deposit by City of London for Bonds at 5%	10,000 00	10,000 00
	$209,013 34	$205,636 63

LUTHERAN MUTUAL AID SOCIETY*

HEAD OFFICE, WAVERLY, IOWA

Manager or Chief Executive Officer in Canada.—J. Popp, 905 Confederation Life Bldg., Winnipeg, Man.

Chief or General Agent in Ontario.—A. F. J. Hackbusch, 168 Young St., Hamilton, Ont.

Assets	$2,863,994
Ontario insurance in force (gross)	38,625
Canadian insurance in force (gross)	997,330
Total insurance in force (gross)	3,009,652

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$252
Premiums—Canada (net)	25,898
Premiums—Total (net)	1,137,322
Benefits paid—Ontario (net)	732
Benefits paid—Canada (net)	12,603
Benefits paid—Total (net)	569,163

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*See note on page 1.

THE MACCABEES*

HEAD OFFICE, DETROIT, MICHIGAN

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. L. Cousins, Toronto.

Chief or General Agent in Ontario.—Earl L. Cousins, 718 Metropolitan Bldg., Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$46,378,340	Premiums—Ontario (net)	$163,294
Ontario insurance in force (gross)	3,740,252	Premiums—Canada (net)	271,639
Canadian insurance in force (gross)	6,680,924	Premiums—Total (net)	8,115,157
Total insurance in force (gross)	203,213,936	Benefits paid—Ontario (net)	155,414
		Benefits paid—Canada (net)	233,175
		Total benefits paid (net)	8,423,442

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, 202 Dalhousie St., Toronto.

Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$1,411,530	Premiums—Ontario (net)	$3,458
Ontario insurance in force (gross)	154,520	Premiums—Total (net)	137,651
Total insurance in force (gross)	5,880,661	Benefits paid—Ontario (net)	2,645
		Benefits paid—Total (net)	76,599

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

LONDON, ONTARIO

Organized.—December 23rd, 1876. *Incorporated.*—September 13th, 1880

OFFICERS

President, John H. Grierson; 1st Vice-President, A. W. Howe; 2nd Vice-President, A. A. Morrison; Secretary, Geo. T. Hair; Treasurer, A. E. Barbour; J. M. Dillon, Trustee.

Auditors.—A. G. Calder, F.C.A.; J. W. Westervelt, C.A.

Actuary.—J. D. Buchanan, B.A., F.A.S.

GOVERNING EXECUTIVE AUTHORITY

(*As at date of filing statement*)

President, A. W. Howe, 493 King St., London, Ont.; Secretary, Geo. T. Hair, 41 Gerrard St., London, Ont.; Treasurer, A. E. Barbour, 355 Piccadilly St., London, Ont.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages	$498,072 85
Book values of bonds, debentures and debenture stocks not in default	367,722 84
Cash in Ontario Loan & Debenture Company	9,457 81
Total Ledger Assets	$875,253 50

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*See note on page 1.

Non-Ledger Assets

Interest accrued	$27,779 89
Total Non-Ledger Assets	$27,779 89
Total Admitted Assets	$903,033 39

Liabilities

Provision for death benefits		$3,570 00
Liabilities due and accrued, salaries		820 00
Special Reserve for contingencies:		
Relief	$74 06	
Special donations	109 46	
		183 52
Total Liabilities (except Reserve)		$4,573 52
Net required Reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund		$589,911 99
Total Reserve		$589,911 99

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$829,830 77
Income for the year:		
Premiums (with extra dues, etc.)	$31,812 00	
Interest and rents	53,017 02	
Total Income		84,829 02
		$914,659 79
Disbursements for the year:		
Death claims		$25,290 00
Total Disbursements		$25,290 00
		$889,369 79
Deduct:		
Transfers to General Fund		14,116 29
Balance of Fund (Ledger Assets), December 31st, 1930		$875,253 50

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929			Nil
Disbursements for the year:			
Head Office Expenses:			
Salaries	$5,184 00		
Auditors' fees	600 00		
Actuaries' fees and expenses	75 00		
Travelling expenses	770 76		
Rents	900 00		
Printing and supplies	715 89		
Miscellaneous, L. & W. T. Co., compensation	2,224 10		
Total		$10,469 75	
Organization Expenses:			
Salaries		496 00	
All Other Expenses:			
Advertising	$24 30		
Legal fees	28 50		
Taxes and licenses	210 30		
Telephone, telegram and express	87 95		
Office furniture	720 00		
Light, fuel and water	22 30		
Donations	896 35		
Honorary membership	10 00		
Miscellaneous	1,150 84		
Total		3,150 54	
Total Disbursements			$14,116 29
Deduct:			
Transfers from Mortuary Fund			14,116 29
Balance of Fund (Ledger Assets), December 31st, 1930			Nil

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums	
	No.	Amount
At end of 1929	3,200	$1,737,465 00
New issued	193	33,920 00
Old increased	....	75,370 00
Totals	3,393	$1,846,755 00
Less ceased by:		
Death	47	$26,945 00
Lapse	267	108,480 00
Total ceased	314	$135,425 00
At end of 1930	3,079	$1,711,330 00

Valuation Balance Sheet

Mortuary Department

Liabilities

Present value of promised benefits	$869,835 53
Other liabilities	4,573 52
Total	$874,409 05

Assets

Present value of future contributions	$279,923 54
Life insurance assets, 31st December, 1930	903,681 39
Total	$1,183,604 93

The ratio of assets to liabilities was 135.36 per cent.
The valuation basis was Om (5) 4 per cent.
The amount of insurance valued was $1,711,330.00.
The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.
The valuation was made as at December 31st, 1930.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 5½%, 1934	$63,000 00	$61,573 25
Province of Ontario, 4½%, 1959	25,000 00	23,569 33
Canadian Northern Ontario R.R. Company, 3½%, 1961	17,763 33	11.931 43
Canadian National Railways, 5%, 1969	10,000 00	10,000 00
City of Port Arthur, Ont., 5%, 1937-1938	35,000 00	35,543 13
City of London, Ont., 4½%, 1943	5,000 00	4,566 63
City of Brandon, Man., 5½%, 1939	12,000 00	11,407 62
City of Kingston, Ont., 5%, 1933	5,000 00	4,890 44
Town of Glace Bay, N.S., 6%, 1950	10,000 00	9,360 30
City of Cranbrook, B.C., 6½%, 1940	5,000 00	4,805 70
City of New Westminister, B.C., 6%, 1945	5,000 00	5,000 00
Town of Riverside, Ont., 6½%, 1931-1932	5,316 85	5,330 30
Town of Ford City, 6%, 1942-44	15,000 00	15,293 86
City of Sydney, N.S., 5½%, 1954	24,000 00	24,000 00
City of Fort William, Ont., 5%, 1944	5,000 00	4,940 00
City of Calgary, Alta., 5½%, 1954	5,000 00	5,000 00
City of Edmonton, 5½%, 1952	13,500 00	13,393 92
City of Moose Jaw, Sask., 5%, 1953	5,000 00	4,879 46
District of Penticton, B.C., 6%, 1960	2,000 00	2,053 90
Township of East York, Ont., 5½%, 1947	10,000 00	10,404 68
Town of New Toronto, 6½%, 1938	4,000 00	4,256 00
City of Montreal, Que., 4%, 1948	14,112 00	12,496 12
City of Sarnia, Ont., 5%, 1941	10,000 00	9,847 88
Township of Stamford, 5%, 1943-44-45	14,157 46	13,953 64
Town of New Waterford, N.S., 5½%, 1949	10,000 00	10,000 00
City of Three Rivers, Que., 5½%, 1947	10,000 00	10,103 89
City of London, Ont., 5½%, 1941-42	10,000 00	10,138 00
Town of Riverside, Ont., 5½%, 1931-43	9,917 85	9,723 61
City of Edmonton, Alta., 5½%, 1945	4,500 00	4,516 90
Township of East York, Ont., 5%, 1958	5,000 00	4,858 41
Township of East York, Ont., 5%, 1938	10,000 00	9,884 44
	$379,267 49	$367,722 84

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONTARIO

Officers.—President, Lieut.-Col. T. A. Kidd, M.P.P.; Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell.

Directors.—Lieut.-Col. T. A. Kidd, M.P.P., J. J. Williams, M.D., Benjamin Kirk and J. C. Boylen.

Assets	$1,032,785
Ontario insurance in force (gross)	2,705,661
Total insurance in force (gross)	4,002,526

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$77,662
Premiums—Canada (net)	110,591
Benefits paid—Ontario (net)	......
Benefits paid—Canada (net)	84,028

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

OTTAWA, ONT.

Incorporated 1917

OFFICERS

Principal Officers, J. J. Allen; Secretary, J. J. O'Kelly; Treasurer, Frank G. Kennedy.

Auditors.—A. A. Crowley & Company.

GOVERNING EXECUTIVE AUTHORITY

(*As at date of filing statement*)

J. J. Allen, 172 Clemon Ave; J. J. O'Kelly, 155 James St.; Fire Chief Lemieux, 203 Water St.; Wm. J. Maxwell, 337 Lyon St.; G. P. Gordon, Highland Park; Wm. R. Low, 610 Driveway; Thos. Brethour, 201 Creighton St.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks not in default	$264,340 43
Cash on hand at Head Office	24,487 55
Total Ledger Assets	$288,827 98

Non-Ledger Assets

Interest accrued	$3,532 11
Total Non-Ledger Assets	$3,532 11
Total Admitted Assets	$292,360 09

Liabilities†

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$261,319 82
Income for the year:		
Assessments, dues, fees and fines	$22,156 24	
Grant from City of Ottawa	7,000 00	
Interest from investments	9,710 26	
Profit from sale of investments	2,061 50	
Donation	25 00	
Total Income		40,953 00
		$302,272 82
Disbursements for the year:		
Superannuation	$2,649 84	
Widows benefits	10,100 00	
Salaries	300 00	
Furniture and fixtures	170 00	
Miscellaneous	225 00	
Total Disbursements		13,444 84
Balance of Fund (Ledger Assets), December 31st, 1930		$288,827 98

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*See note on page 1.

†For last actuarial report see report of business for 1928. See Insurance Act, R.S.O. 1927, c. 222, sec. 234 re societies with membership limited to government or municipal employees.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Ottawa, 4½%, 1932	$1,000 00	$4,866 66
City of Ottawa, 4%, 1939	3,000 00	3,000 00
City of Ottawa, 5%, 1939	503 66	503 66
Province of British Columbia, 5%, 1939	10,000 00	10,000 00
City of Ottawa, 5%, 1940	778 83	778 83
City of London, 5%, 1940	12,000 00	12,000 00
City of Ottawa, 5%, 1941	567 76	567 76
City of Ottawa, 5%, 1942	1,371 13	1,371 13
City of Hamilton, 5%, 1942	12,000 00	12,000 00
Toronto Juntion, 4½%, 1943	10,000 00	10,000 00
City of Ottawa, 5%, 1943	689 67	689 67
City of Ottawa, 4½%, 1943	£400	1,946 67
Dominion of Canada, 5%, 1943	10,000 00	10,000 00
City of Ottawa, 5%, 1944	524 13	524 13
Dominion of Canada, 4½%, 1944	3,000 00	3,000 00
City of Ottawa, 5%, 1945	1,375 33	1,375 33
City of Ottawa, 5%, 1946	265 87	265 87
Province of Ontario, 5%, 1948	30,000 00	30,096 29
City of Toronto, Toronto Harbour Commission, 4½%, 1953	64,000 00	63,942 50
Hydro-Electric Power Commission, 4%, 1957	5,000 00	4,196 43
Hydro-Electric Power Commission, 6%, 1940	40,000 00	43,300 00
Province of Alberta, 4½%, 1960	40,000 00	38,300 00
Town of New Toronto, 5%, 1940	2,000 00	1,939 60
Town of New Toronto, 5%, 1942	7,000 00	6,776 70
Town of New Toronto, 5%, 1943	3,000 00	2,899 20
	....	$264,340 43

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—Chapter 120, R.S.O. 1926

OFFICERS

Principal Officer, Douglas Lee; Secretary, Joseph Gilhooly; Treasurer, Alexander M. Ross; Joseph P. Downey, Trustee; Robert W. Mahoney, Trustee.

Auditors.—Edward O'Neill and John Barlow.

Actuary.—W. P. Brenton.

GOVERNING EXECUTIVE AUTHORITY

(*As at date of filing statement*)

The Board of Commissioners of Police of the City of Ottawa:
Charles Hopewell, Police Magistrate, Ottawa.
Edward J. Daly, Judge, County of Carleton;
John J. Allen, Mayor, City of Ottawa.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages	$15,000 00
Book values of bonds, debentures and debenture stocks, not in default	244,065 47
Cash in chartered banks of Canada in Canada	2,734 09
Total Ledger Assets	$261,799 56

Non-Ledger Assets

Interest accrued	$5,040 49
Total Non-Ledger Assets	$5,040 49
Total Admitted	$266,840 05

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

GENERAL FUND

Balance of Fund (Ledger Assets) December 31st, 1929		$230,596 18
Income for the year:		
Assessments, dues, fees and fines	$24,077 97	
Interest on bank balances	67 08	
Interest on mortgages	1,050 00	
Interest on Bonds	10,248 01	
Profit on sale of securities	63 25	
Miscellaneous receipts	155 85	
Total Income		35,662 16
		$266,258 34
Disbursements for the year:		
Pensions	$2,345 78	
Death benefits	2,000 00	
Auditors' fees	20 00	
Rent	25 00	
Taxes and licenses	65 05	
Sundry	2 95	
Total disbursements		4,458 78
Balance of Fund (Ledger Assets) December 31st, 1930		$261,799 56

An actuarial valuation of the Fund was made as of 31st of December, 1930, by Mr. W. P. Brenton, F.I.A., and a special report thereon delivered to the Chairman of Police Commissioners. The Actuarial Balance Sheet was as follows:

Assets

Members' future contributions	$287,774 80
Assets	242,625 20
Deficiency	2,569 86
	$532,970 04

Liabilities†

Liability under:	
Pension Benefit	$476,908 10
Death Benefit	27,157 00
Withdrawal Benefit	2,145 00
Existing Pensions	21,004 44
Incidental expenses (assessed at 2% of members' contribution)	5,755 50
	$532,970 04

In his special report to the Commissioners, the Actuary made recommendations. The Commissioners are giving serious consideration to these recommendations.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Alberta, 4½%, 1957	$10,000 00	$9,757 00
Province of Alberta, 4½%, 1956	20,000 00	19,400 00
Province of Alberta, 4½%, 1958	5,000 00	4,801 00
Province of British Columbia, 4½%, 1969	10,000 00	9,500 00
Province of Saskatchewan, 4½%, 1955	5,000 00	4,962 50
Province of Saskatchewan, 4½%, 1955	5,000 00	4,975 00
Government of Newfoundland, 5%, 1952	5,000 00	5,025 00
Canadian National Railways, 5%, 1954	10,000 00	9,930 00
Canadian National Railways, 5%, 1954	20,000 00	20,367 00
Canadian National Railways, 4½%, 1957	86,000 00	84,495 00
Canadian National Railways, 5%, 1969	4,000 00	4,000 00
Canadian National Railways, 5%, 1969	10,000 00	9,925 00
Canadian National Railways, 4¾%, 1955	10,000 00	9,850 00
Temiskaming and Northern Ontario Railway, 4%, 1968	10,000 00	9,675 00
Township of Gloucester, 6%, 1939	959 07	959 07
Town of Kenora, 5%, 1951	5,000 00	5,050 00
Town of Kenora, 5%, 1952	5,000 00	5,050 00
City of Toronto, 5%, 1950	5,000 00	5,000 00
City of Toronto, 4½%, 1956	2,000 00	1,970 00
City of Hull, 5%, 1954	4,000 00	3,944 40
City of Hull, 5%, 1936	1,000 00	987 50
Township of Sandwich West, 5½%, 1937	5,000 00	4,929 50
Ottawa Valley Power Company, 5½%, 1970	5,000 00	4,762 50
Ontario Power Service Corporation, 5½%, 1950	5,000 00	4,750 00
	$247,959 07	$244,065 47

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†For the last actuarial report see report showing business for 1928. See Insurance Act, R.S.O. 1927, c. 222, sec. 234, re societies with membership limited to government or municipal employers.

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Lyman Lee, Hamilton.

Chief or General Agent in Ontario.—Lyman Lee, Hamilton.

Assets	$27,471,156
Ontario insurance in force (gross)	1,367,438
Canadian insurance in force (gross)	3,895,855
Total insurance in force (gross)	139,992,451

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$45,601
Premiums—Canada (net)	124,714
Premiums—Total (net)	5,806,565
Benefits paid—Ontario (net)	35,234
Benefits paid—Canada (net)	121,594
Total benefits paid (net)	4,518,047

ROYAL CLAN, ORDER OF SCOTTISH CLANS*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Wm. Cromb, 23 Prudhomme Ave., Montreal, Que.

Chief or General Agent in Ontario.—Thomas M. Rae, 550 Bay S., Ottawa, Ontario.

Assets	$1,652,346
Ontario insurance in force (gross)	99,235
Canadian insurance in force (gross)	254,615
Total insurance in force (gross)	13,207,864

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$926
Premiums—Canaa (net)	2,149
Premiums—Total (net)	203,046
Benefits paid—Ontario (net)	....
Benefits paid—Canada (net)	7,820
Total benefits paid (net)	173,591

THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—February 9th, 1885

F. M. Kay, Dominion Councillor; Tom Robertson, Dominion Secretary; Lyman Lee, K.C., Solicitor, Hamilton, Ont.; Dr. Crawford, Medical Referee, Hamilton, Ont.

Auditors.—Neff, Robertson, Toronto; Oscar Main, Hamilton.

GOVERNING EXECUTIVE AUTHORITY

(*As at date of filing statement*)

John Buchanan, Toronto, Ont.; Edward Britnell, Toronto, Ont.; W. J. Armstrong, Toronto, Ont.; J. A. Austin, Toronto; W. H. Holliday, Whitby, Ont.; Geo. H. Lees, Hamilton, Ont.; Arthur Patrick, Hamilton, Ont.; W. H. Little, Toronto, Ont.

Summary of Funds

Balance of Funds, December 31st, 1930:		
Mortuary Fund	$1,154,638 27	
Child's Insurance Fund	1,201 99	
General Fund	421 56	
Total		$1,156,261 82
Add Non-Ledger Assets		27,458 24
		$1,183,720 06
Deduct due and accrued Liabilities (except Reserve)	$66,000 00	
Deduct disallowed Assets	5,271 49	
		71,271 49
Net Balance of All Funds		$1,112,448 57
Reserve as per Actuary's report		$884,573 00
Balance—Surplus of Assets over all Liabilities and Reserve		$227,875 57

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*See note on page 1.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances)		$50,000 00
Mortgage loans on real estate, first mortgages		733,423 20
Book value of bonds, debentures and debenture stocks:		
Not in default	$333,469 40	
In default	18,643 56	
		352,112 96
Cash in chartered banks of Canada in Canada		20,725 66
Total Ledger Assets		$1,156,261 82

Non-Ledger Assets

Interest due, $9,175.33; accrued, $17,687.44		$26,862 77
Per capital tax	$524 97	
Templar advertisements	70 50	
		595 47
Total Non-Ledger Assets		$27,458 24
Total Assets		$1,183,720 06
Deduct Assets not admitted:		
Excess of book value over market value of bonds and debentures in default		5,271 49
Total Admitted Assets		$1,178,448 57

Liabilities

Provision for unpaid claims, death benefits		$4,000 00
Special Reserve for Contingencies:		
Mortgages	$37,000 00	
Real estate	25,000 00	
		62,000 00
Total Liabilities (except Reserve)		$66,000 00
Net required Reserve, per Actuary's report, for outstanding contracts of Mortuary Fund		$884,573 00
Total Reserve		$884,573 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$1,082,290 67
Income for the year:		
Premiums (with extra dues, etc.)	$69,824 78	
Interest and rents	70,676 02	
Profit on sale of securities	1,053 01	
Total Income		$141,553 81
		$1,223,844 48
Disbursements for the year:		
Death claims	$57,558 81	
Surrender values	5,213 00	
Total Disbursements		$62,771 81
		$1,161,072 67
Deduct:		
Transfers to General Fund		6,434 40
Balance of Fund (Ledger Assets) December 31st, 1930		$1,154,638 27

CHILD'S INSURANCE FUND

Balance of Fund (Ledger Assets), December 31st, 1929	$1,038 96
Income for the year, premiums	163 03
	$1,201 99
Balance of Fund (Ledger Assets), December 31st, 1930	$1,201 99

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929			$3,732 76
Income for the year:			
Assessments, dues, fees and fines		$7,256 96	
Propagation		3,677 09	
Bank interest		105 57	
Supplies sold		80 40	
Templar advertising		131 80	
Sundries		218 32	
Total Income			11,470 14
			$15,202 90
Disbursements for the year:			
Head Office Expenses:			
Salaries	$5,177 50		
Directors' fees	944 00		
Auditors' fees	300 00		
Travelling Expenses	513 60		
Rents	780 00		
Printing and supplies	1,253 30		
Miscellaneous	1,248 45		
Total		$10,216 85	
Agency and Organization Expenses:			
Commissions	$246 46		
Salaries	5,244 17		
Travelling expenses	1,649 80		
Miscellaneous	18 27		
Total		7,158 70	
All Other Expenses:			
Advertising	$85 00		
Legal fees	253 39		
Medical fees	216 02		
Taxes and licenses	87 10		
Telephone, telegram and express	232 79		
Agency printing and stationery	205 90		
Light, fuel and water	13 56		
Official publications	1,578 69		
Meeting of Supreme Body	368 90		
Miscellaneous	799 04		
Total		3,840 19	
Total Disbursements			$21,215 74
Add:			
Transfers from Mortuary Fund			$6,434 40
Balance of Fund (Ledger Assets) December 31st, 1930			$421 56

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums 20 and 30 Payment		Endowment Assurances—Age 65	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929	2,021	$2,146,377 86	95	$102,000 00	336	$368,000 00
New Issued	8	6,000 00	11	11,500 00	71	83,500 00
Old revived	22	21,500 00	5	4,000 00	12	11,500 00
Old increased	3	3,000 00			6	4,500 00
Transferred to					2	1,500 00
Totals	2,054	$2,176,877 86	111	$117,500 00	427	$469,000 00
Less ceased by:						
Death	40	$50,880 34	1	$1,000 00		
Expiry						
Surrender	9	12,000 00	1	2,000 00	7	$6,000 00
Lapse	44	45,000 00	15	15,500 00	59	59,000 00
Decrease		2,321 52				
Transferred from	2	2,000 00				
Total ceased	95	$112,201 86	17	$18,500 00	66	$65,000 00
At end of 1930	1,959	$2,064,676 00	94	$99,000 00	361	$404,000 00

Exhibit of Policies (Mortuary)—*Continued*

Classification	Other Plans Term		Step Rate		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (9)	Amount (10)	No. (11)	Amount (12)	No. (13)	Amount (14)
At end of 1929	30	$44,000	79	$81,000	2,561	$2,741,377 86	2,130	$2,259,750 00
New issued	2	2,000			92	103,000 00	92	103,000 00
Old revived					39	37,000 00	38	36,000 00
Old increased	1	2,000			10	9,500 00	10	9,500 00
Transferred to					2	1,500 00	2	1,500 00
Totals	33	$48,000	79	$81,000	2,704	$2,892,377 86	2,272	$2,409,750 00
Less ceased by:								
Death			3	$3,000	44	$58,880 34	34	$41,880 34
Expiry	4	$4,500			4	4,500 00	2	2,000 00
Surrender					17	20,000 00	15	17,500 00
Lapse	2	2,000	2	1,500	122	123,500 00	118	118,000 00
Decrease						2,321 52		2,321 52
Transferred from					2	2,000 00	2	2,000 00
Total ceased	6	$6,500	5	$4,500	189	$207,201 86	171	$183,701 86
At end of 1930	27	$41,500	74	$76,500	2,515	$2,685,176 00	2,101	$2,226,048 14

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter?—20 and 30 Payment.

Valuation Balance Sheet

MORTUARY FUND

(*as at 31st December, 1930*)

Liabilities

Net reserve on outstanding insurance	$884,573 00	
Special investment reserve	67,000 00	
Accrued liabilities (death claims)	4,000 00	
Total		$955,573 00

Assets

Total admitted assets	$1,181,323 00

The ratio of assets to liabilities is 124 per cent.

The valuation of the Ordinary Life business was made upon the basis of the National Fraternal Congress Table of Mortality with interest at 4 per cent. (assuming that 10 per cent. of the monthly premiums may be required to cover future deficiencies in the General Fund). The valuation of the other plans was also made on the basis of the National Fraternal Congress Table of Mortality with 4 per cent. interest, except that for convenience the Endowment at 65 plan was valued on the British Offices OM Table with interest at 4 per cent.

The amount of insurance valued was $2,685,676.

The Actuary certifies that the assets of the Society as at the date of valuation, together with the contributions to be hereafter received for members in accordance with the scales of premium rates in force at that date, are sufficient to provide for the payment at maturity of all the obligations of the Mortuary Fund without deduction or abatement.

The valuation was made by L. K. File, Fellow of the Actuarial Society of America.

Under an agreement dated 10th day of June, 1931, approved by Order-in-Council, the Independent Order of Foresters reinsured all the outstanding benefit certificates of the Dominion Council and the Grand Council, R. T. of T. effective as of the 31st day of July, 1931.

Schedule "C"

Bonds and Debentures owned by the Society (not in default)

	Par Value	Book Value
Town of Bow Island, 6%, 1943	$5,000 00	$4,200 82
Town of Bow Island, 6%, 1943	1,000 00	840 14
Town of Olds, 6%, 1940	1,924 88	1,754 93
Town of St. Albert, 7%, 1933	1,238 58	1,227 51
Town of Virden, 6%, 1942	4,591 03	4,407 98
Town of Englehart, 6%, 1939	1,333 73	1,296 91
Town of New Liskeard, 5%, 1939	3,467 83	3,448 66
Town of Arcola, 6%, 1939	3,978 63	4,249 85
Town of Radisson, 7%, 1937	4,065 52	4,065 52
Village of Central Butte, 7%, 1935	333 33	332 28
Village of Glidden, 7%, 1935	1,166 66	1,162 97

Schedule "C"—*Continued*

	Par Value	Book Value
Village of Richlea, 7 %, 1935	$833 34	$830 66
Cliffdale School District, 6 ½ %, 1935	666 66	656 00
Lola May School District, 6 ½ %, 1935	333 33	328 03
Old Chief School District, 6 ½ %, 1935	833 33	819 96
North Bench School District, 6 ¼ %, 1940	2,264 83	2,112 98
Doyton Rural Telephone Co., 8 %, 1936	5,724 85	5,768 58
Ibstone Rural Telephone Co., 8 %, 1936	2,484 34	2,503 34
Mervin Rural Telephone Co., 8 %, 1936	3,780 57	3,809 45
Lewiswyn Rural Telephone Co., 8 %, 1936	2,430 28	2,448 95
Nasbey Rural Telephone Co., 8 %, 1935	1,339 38	1,408 58
City of Edmonton, 5 ½ %, 1956	5,000 00	5,072 50
Town of Kapuskasing, 6 %, 1957	10,744 50	11,858 54
Landed Banking & Loan, 5 %, 1931	1,500 00	1,500 00
Huron & Erie Mortgage Corporation, 5 %, 1931	1,000 00	1,000 00
Burn Brae School District, 8 %, 1936	800 00	860 87
Herbert School District, 5 ½ %, 1941	806 27	806 27
Westland School District, 6 %, 1943	2,253 33	2,314 50
Black Spring Ridge, S.D., 5 ½ %, 1942	2,400 00	2,400 00
Province of Ontario, 5 %, 1948	10,000 00	10,326 20
Town of Glace Bay, 6 %, 1936	12,000 00	12,458 08
Town of Fort Frances, 5 %, 1938	9,551 72	9,455 82
City of Hamilton, 4 ½ %, 1949	5,000 00	4,700 52
Town of Keewatin, 6 %, 1942	9,305 70	9,427 14
Town of Capreol, 6 %, 1949	11,336 00	11,623 50
City of Kitchener, 5 ½ %, 1941	18,000 00	18,339 46
City of Toronto, 4 ½ %, 1942	9,000 00	8,596 54
Town of Kenora, 5 ½ %, 1937	1,000 00	996 63
Township of York, 5 %, 1939	5,000 00	4,916 22
Smiley School District, 6 %, 1950	5,050 13	5,050 13
Town of New Waterford, 5 ½ %, 1949	10,000 00	10,000 00
Town of Magrath, 6 %, 1949	4,864 10	4,960 60
Township of Sandwich West, 5 ½ %, 1937	10,000 00	9,718 00
Town of Biggar, 5 ½ %, 1943	4,500 00	4,500 00
Town of Sydney Mines, 5 ½ %, 1944	6,000 00	6,000 00
Town of Sydney Mines, 5 ½ %, 1944	6,000 00	6,000 00
City of Medicine Hat, 5 %, 1954	8,000 00	7,475 92
City of Weyburn, 5 ½ %, 1944	17,000 00	17,000 00
Town of Vegreville, 6 %, 1945	5,127 33	5,380 18
City of Medicine Hat, 5 %, 1950	5,000 00	4,701 23
City of Hamilton, 4 ½ %, 1943	8,000 00	7,620 48
City of Hamilton, 4 ½ %, 1943	6,000 00	5,733 42
Town of Stettler, 6 %, 1950	20,000 00	20,000 00
Town of Leaside, 5 ½ %, 1949	10,000 00	10,000 00
Town of Kamsack, 6 %, 1939	5,000 00	5,000 00
Province of Ontario, 4 %, 1939	3,000 00	2,885 47
Province of Alberta, 6 %, 1936	3,000 00	3,202 50
Township of Tisdale, 6 %, 1932	1,083 20	1,105 42
Town of Ford City, 6 ½ %, 1932	2,562 46	2,634 67
City of Edmonton, 5 ½ %, 1947	5,000 00	5,284 00
Township of York, 5 %, 1939	15,000 00	15,108 00
City of North Battleford, 5 ¼ %, 1942	10,000 00	9,782 49
	$333,675 84	$333,469 40

Schedule "D"

Bonds and Debentures Owned by the Society (In default)

	Par Value	Book Value
Coulee Hill School District, 6 ¼ %, 1940	$2,264 83	$2,377 11
Corners School District, 6 ½ %, 1935	400 00	931 16
Antelope Valley School District, 8 %, 1930	Nil	503 96
Hyth School District, 6 %, 1942	1,733 33	1,780 39
Town of Redcliffe, 3.887 %, 1975	2,300 00	2,139 39
Floating Stone School District, 6 %, 1942	2,340 00	2,403 52
Green Glen School District, 6 %, 1942	1,733 33	1,780 39
Town of Fort Frances, 5 ½ %, 1949	1,800 00	1,727 64
Town of Kapuskasing, 6 %, 1942	5,000 00	5,000 00
	$17,571 49	$18,643 56

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Sudbury, Ont.

Manager or Chief Executive Officer in Canada.—Albin Steblag, Montreal, Que.

Chief or General Agent in Ontario.—Frank Nachtigal, 386 Bartram Ave., Sudbury.

Assets	$4,230,596
Ontario insurance in force (gross)	259,800
Canadian insurance in force (gross)	857,350
Total insurance in force (gross)	34,628,400

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$13,655
Premiums—Canada (net)	48,687
Premiums—Total (net)	606,066
Benefits Paid—Ontario (net)	7,781
Benefits Paid—Canada (net)	40,265
Total Benefits Paid (net)	1,151,781

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*See note on page 1.

THE SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19th, 1875

OFFICERS

Principal Officer, Arthur J. Taylor; Secretary or Manager, David J. Proctor; Treasurer, Edward C. Green; Past President, Geo. Davenport; Vice-President, Richard Patching; Councillor, Rev. Canon Baynes-Reed.

Auditors—Sharp, Milne & Co. (Toronto).

Actuary.—S. H. Pipe, F.A.S., A.I.A.

GOVERNING EXECUTIVE AUTHORITY

(*as at date of filing statement*)

Supreme Council consists of above mentioned Officers

Summary of Funds

Balances of Funds—December 31st, 1930:		
Mortuary Fund	$275,945 56	
Guarantee Fund	15,474 95	
Funeral Fund	41,325 35	
Supreme Lodge Expense Fund	16,309 57	
Widows and Orphans Fund	1,141 42	
General Fund	89,013 39	
Total		$439,210 24
Add Non-Ledger Assets		6,163 81
		$445,374 05
Deduct due and accrued Liabilities (except Reserve)		2,877 13
Net balance of All Funds		$442,496 92
Reserve as per Actuary's Report		$243,119 00
Balance—Surplus of Assets over all Liabilities and Reserve		$199,377 92

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book Value of real estate, office premises		$40,550 46
Mortgage loans on real estate, first mortgages		9,314 54
Loans and liens on policies		574 00
Amortized values of bonds, debentures and debenture stocks (not in default)		273,649 90
Cash on hand and in banks:		
On hand at Head Office	$119 71	
In chartered banks of Canada in Canada	115,001 63	
		115,121 34
Total Ledger Assets		$439,210 24

Non-Ledger Assets

Interest due, $300.20; accrued, $3,727.84	$4,028 04	
Rents due	516 00	
		$4,544 04
Other Non-Ledger Assets, viz.:—Supplies on hand		1,619 77
Total Non-Ledger Assets		$6,163 81
Total Admitted Assets		$445,374 05

Liabilities

Present value of matured claims payable by instalments:	
Death claims outstanding at December 31, 1930	$2,385 00
Accounts payable	$492 13
Total Liabilities (except Reserve)	$2,877 13
Net Required Reserve, per Actuary's Report, for outstanding contracts of:	
Mortuary Fund	$243,119 00
Total Reserve	$243,119 00

Statement of Operation for Each Fund for the Year Ending December 31st, 1930

Mortuary Fund

Balance of Fund (Ledger Assets) December 31st, 1929		$260,596 47
Income for the year:		
Premiums (with extra dues, etc.)	$51,085 93	
Interest and rents	13,207 53	
Profit on sale of securities	335 00	
Total Income		64,628 46
		$325,224 93
Disbursements for the year:		
Death claims	$39,549 00	
Surrender values	1,671 20	
Total Disbursements		41,220 20
		$284,004 73
Deduct:		
Transfers to General Fund		8,059 17
Balance of Fund (Ledger Assets) December 31st, 1930		$275,945 56

Guarantee Fund

Balance of Fund (Ledger Assets) December 31st, 1929		$14,685 14
Income for the year:		
Premiums	$388 91	
Interest and rents	711 11	
Refunds under Bond	75 80	
Total Income		1,175 82
		$15,860 96
Disbursements for the year:		
Payments made under Bonds	$102 74	
Total Disbursements		102 74
		$15,758 22
Deduct:		
Transfers to General Fund		283 27
Balance of Fund (Ledger Assets) December 31st, 1930		$15,474 95

Funeral Fund

Balance of Fund (Ledger Assets) December 31st, 1929		$37,588 98
Income for the year:		
Assessments	$32,055 81	
Interest and rents	1,751 53	
Total Income		33,807 34
		$71,396 32
Disbursements for the year:		
Funeral claims		26,830 00
		$44,566 32
Deduct:		
Transfers to General Fund		3,240 97
Balance of Fund (Ledger Assets) December 31st, 1930		$41,325 35

Supreme Lodge Expense Fund

Balance of Fund (Ledger Assets) December 31st, 1929		$8,791 39
Income for the year:		
Assessments	$7,732 90	
Bank Interest	356 64	
Total Income		8,089 54
		$16,880 93
Disbursements for the year:		
Additional Expenses re Supreme Lodge Convention, Vancouver, 1929		44 60
		$16,836 33
Deduct:		
Transfers to General Fund		526 76
Balance of Fund (Ledger Assets) December 31st, 1930		$16,309 57

Widows and Orphans Fund

Balance of Fund (Ledger Assets) December 31st, 1929		$1,107 96
Income for the year:		
Bank Interest	$33 46	
Total Income		33 46
		$1,141 42
Balance of Fund (Ledger Assets) December 31st, 1930		$1,141 42

GENERAL FUND

Balance of Fund (Ledger Assets) December 31st, 1929			$86,687 72
Income for the year:			
Assessments, dues, fees and fines		$12,951 09	
Income from advertisements		536 64	
Other revenue (details)—Lodge supplies		4,587 30	
Interest		1,541 50	
Defunct Lodge Funds		3,047 21	
Rents		7,415 15	
Total Income			30,078 89
			$116,766 61
Disbursements for the year:			
Head Office Expenses:			
Salaries	$14,141 15		
Directors' fees	841 35		
Auditors' fees	300 00		
Actuaries' fees and expenses	125 00		
Travelling expenses	916 95		
Rents	1,250 00		
Printing and supplies	551 97		
Miscellaneous	171 50		
Total		$18,297 92	
Agency Expenses:			
Travelling expenses	$512 98		
Total		512 98	
All Other Expenses:			
Additions to Office Furniture	$250 00		
Advertising	1,917 20		
Wreaths	65 36		
Legal fees	90 00		
Sickness benefit	330 84		
Taxes and licenses	1,932 99		
Telephone, telegram and express, exchange and postage	589 73		
Grants	110 00		
Maintenance of Building	889 99		
Light, fuel and water	1,104 91		
Lodge Supplies	3,276 19		
Official publications	5,155 10		
Fire insurance	422 30		
Miscellaneous	4,467 82		
Total		20,602 43	
Total Disbursements			39,413 33
			$77,353 28
Add:			
Transfers from Sundry Fund			12,110 17
			$89,463 45
Deduct:			
Loss on Sale of Real Estate			450 06
Balance of Fund (Ledger Assets) December 31st, 1930			$89,013 39

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Totals		Totals for the Provinces only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1929	1,032	$875,265 00	302	$298,217 50	1,334	$1,173,482 50	1,000	$856,500 00
New issued	7	8,000 00	28	30,250 00	35	38,250 00	24	28,500 00
Transfers	.....	....	.....	....	.....	....	5	3,990 00
Bonus Additions	.....	8,007 50	.....	1,531 00	.....	9,538 50	.....	7,169 50
Totals	1,039	$891,272 50	330	$329,998 50	1,369	$1,221,271 00	1,029	$896,159 50
Less ceased by:								
Death	42	$35,294 00	1	$1,000 00	43	$36,294 00	36	$29,547 00
Surrender	5	5,295 00	10	9,630 00	15	14,925 00	9	8,548 00
Lapse	6	3,367 00	5	4,575 00	11	7,942 00	9	6,200 00
Decrease	.....	500 00	.....	....	.....	500 00	.....	500 00
Transferred to Prov. Quebec	.....	....	.....	....	.....	....	1	500 00
Total ceased	53	$44,456 00	16	$15,205 00	69	$59,661 00	55	$45,295 00
At end of 1930	986	$846,816 50	314	$314,793 50	1,300	$1,161,610 00	974	$850,864 50
	1,039	$891,272 50	330	$329,998 50	1,369	$1,221,271 00	1,029	$896,159 50

Miscellaneous

Give particulars of any distribution of surplus during last three years—1% Bonus Distribution (1930) applied to Policies.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve	$243,119 00
Accrued liabilities	2,385 00
	$245,504 00

Assets

Life insurance fund	$277,930 06

The ratio of assets to liabilities was 113.2 per cent.
The valuation basis was Fraternal American table with interest at 4%.
The amount of insurance valued was $1,161,610.00.
The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America and of the American Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Amortized Value
Life Insurance Fund:		
Dominion of Canada War Bonds, 5%, 1937	$5,000 00	$4,932 50
Dominion of Canada Victory Bonds, 5½%, 1934	65,000 00	65,370 50
Province of New Brunswick Bonds, 6%, 1936	5,000 00	5,372 00
Province of Nova Scotia, 4½%, 1952	5,000 00	5,042 00
Grand Trunk Railway Bonds, 6%, 1936	10,000 00	10,206 00
Canadian National Railway Bonds, 5%, 1954	10,000 00	9,944 00
Dominion of Canada Guar. C.N.R. Bonds, 5%, 1969	5,000 00	5,295 00
City of Regina Bonds, 5½%, 1949	5,000 00	5,165 00
City of North Bay, 5%, 1941	5,000 00	4,987 50
Town of Weston Bonds, 5%, 1941	2,000 00	1,958 60
City of Winnipeg, 4½%, 1957	5,000 00	5,046 50
Portage La Prairie Bonds, 5%, 1948	5,000 00	5,035 50
Town of Smith's Falls Bonds, 5%, 1943	3,000 00	3,000 00
City of Windsor Bonds, 5%, 1940	1,000 00	1,000 00
City of Port Arthur Bonds, 5%, 1934	5,000 00	4,994 50
City of Moose Jaw Bonds, 5%, 1941	4,000 00	3,959 20
City of Toronto Bonds, 5%, 1938	4,000 00	3,938 80
Town of Cobourg Bonds, 5½%, 1938	1,000 00	1,018 40
Town of Cobourg Bonds, 5½%, 1939	2,000 00	2,040 80
Town of Cobourg, 5½%, 1940	3,000 00	3,066 90
City of Oshawa Bonds, 5½%, 1942	5,000 00	5,088 00
Town of Port Colborne Bonds, 5%, 1955	5,000 00	5,208 50
City of Vancouver Bonds, 5%, 1944	10,000 00	10,000 00
City of Saskatoon Bonds, 5%, 1945	10,000 00	9,949 00
Town of Leaside Bonds, 5½%, 1958	5,000 00	5,107 50
Town of Kapuskasing Bonds, 6%, 1942	5,000 00	5,085 50
City of Victoria Bonds, 6%, 1937	5,000 00	5,107 50
City of Edmonton Bonds, 5½%, 1945	10,000 00	10,125 00
Montreal Protestant School Bonds, 5%, 1944	5,000 00	5,005 00
Calgary School District Bonds, 5%, 1952	10,000 00	10,000 00
Walkerville-East Windsor Water Commission, 5½%, 1946	5,000 00	5,185 50
Guarantee Fund:		
Dominion of Canada Victory Bonds, 5½%, 1934	5,000 00	5,028 50
Canadian Northern Railway Bonds, 7%, 1940	5,000 00	5,372 00
Adult and Junior Funeral Funds:		
Dominion of Canada Victory Bonds, 5½%, 1934	15,000 00	15,085 50
City of Toronto Bonds, 5%, 1938	9,000 00	8,862 30
General Fund:		
Dominion of Canada Victory Bonds, 5½%, 1933	100 00	100 00
Dominion of Canada Victory Bonds, 5½%, 1937	150 00	150 00
City of Toronto Bonds, 5%, 1938	12,000 00	11,816 40
Total	$271,250 00	$273,649 90

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

HEAD OFFICE, TORONTO, ONT.

Organized June 27th, 1876. Incorporated April 8th, 1880

OFFICERS

Principal Officer, Dr. John Ferguson; Secretary or Manager, F. S. Mearns; Treasurer, Col. Alex. Fraser; Past Grand Chief, Col. D. M. Robertson; Grand Chieftain, Rev. D. Wallace Christie; Grand Medical Examiner, Dr. C. A. Warren.

Auditors.—W. A. Murray and Hugh Macdonald.

Actuary.—L. K. File.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Executive Board.—Dr. John Ferguson, Chairman; Col. D. M. Robertson, Rev. D. Wallace Christie, Frank S. Mearns, Col. Alex. Fraser, Alex Cowan, Judge Tytler, J. P. MacGregor, Adam Brand, J. M. Watt, Robert Lewis.

Summary of Funds

Balances of Funds—December 31st, 1930:		
Mortuary Fund	$1,282,263 99	
Sickness Fund	24,972 35	
Juvenile Fund	363 10	
General Fund	8,088 13	
Total		$1,315,687 57
Add non-ledger assets		39,604 31
		$1,355,291 88
Deduct due and accrued liabilities (except Reserve)		18,992 23
Net Balance of All Funds		$1,336,299 65
Reserve as per Actuary's Report		$1,078,215 00
Balance—Surplus of Assets over all Liabilities and Reserve		$258,084 65

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Loans and liens on policies		$6,777 87
Book values of bonds, debentures and debenture stocks not in default		1,276,471 15
Cash on hand and in banks:		
On hand at Head Office	$2,438 57	
In chartered banks of Canada in Canada	24,999 98	
		27,438 55
Deposit with Quebec Government		5,000 00
Total Ledger Assets		$1,315,687 57

Non-Ledger Assets

Interest accrued	$26,007 37
Collections reported, but not received by Head Office	13,596 94
Total Non-Ledger Assets	$39,604 31
Total Admitted Assets	$1,355,291 88

Liabilities

Provision for unpaid claims—Death benefits		$18,992 23
Total Liabilities (except Reserve)		$18,992 23
Net required Reserve, per Actuary's Report, for outstanding contracts of:		
Mortuary Fund (with bonus)	$1,048,590 00	
Sickness Fund	29,625 00	
Total Reserve		$1,078,215 00

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$1,231,273 97
Income for the year:		
Premiums (with extra dues, etc.)	$103,623 24	
Interest and rents	62,109 58	
Liens on policies	6,777 87	
Written-up assets	428 72	
Total Income		172,939 41
		$1,404,213 38
Disbursements for the year:		
Death claims		88,067 09
		$1,316,146 29
Deduct:		
Transfers to General Fund		33,882 30
Balance of Fund (Ledger Assets), December 31st, 1930		$1,282,263 99

SICKNESS FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$23,769 77
Income for the year:		
Premiums	$3,984 42	
Interest and rents	1,090 82	
Total Income		5,075 24
		$28,845 01
Disbursements for the year:		
Sickness claims		3,138 99
		$25,706 02
Deduct:		
Transfers to General Fund		733 67
Balance of Fund (Ledger Assets), December 31st, 1930		$24,972 35

JUVENILE FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$164 60
Income for the year:		
Premiums	$195 80	
Interest	2 70	
Total Income		$198 50
		$363 10

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929			$5,280 29
Income for the year:			
Assessments, dues, fees and fines		$7,058 32	
Supplies sold		545 15	
Interest		35 40	
Total Income			7,638 87 12,919 16
Disbursements for the year:			
Head Office Expenses:			
Salaries	$8,935 25		
Directors' fees	389 00		
Auditors' fees	200 00		
Actuaries' fees and expenses	285 00		
Travelling expenses	732 25		
Rents	1,050 00		
Printing and supplies	1,087 90		
Total		$12,679 40	
Agency and Organization Expenses:			
Commissions	$468 50		
Salaries	17,225 77		
Travelling expenses	7,036 82		
Miscellaneous	173 35		
Total		24,904 44	
All Other Expenses:			
Advertising	$5 00		
Medical fees	41 00		
Taxes and licenses	420 50		
Telephone, telegram and express	154 30		
Light, fuel and water	24 32		
Miscellaneous	1,218 04		
Total		1,863 16	
Total Disbursements			39,447 00
Add:			
Transfers from Sickness Fund		$733 67	
Transfers from Mortuary Fund		33,882 30	
			$34,615 97
Balance of Fund (Ledger Assets), December 31st, 1930			$8,088 13

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929	5,168	$3,203,012 00	1,544	$887,000 00	390	$215,750 00
New issued	508	329,250 00	253	158,750 00	184	101,250 00
Old revived	13	9,000 00	8	6,000 00		
Old increased	6	7,500 00	3	1,500 00	1	250 00
Totals	5,695	$3,548,762 00	1,808	$1,053,250 00	575	$317,250 00
Less ceased by:						
Death	108	$85,262 00	3	$1,500 00		
Surrender	12	6,000 00	6	2,500 00		
Lapse	584	332,750 00	312	178,000 00	89	46,500 00
Decrease	6	6,750 00	3	1,500 00	1	500 00
Total ceased	710	$430,762 00	324	$183,500 00	90	$47,000 00
At end of 1930	4,985	$3,118,000 00	1,484	$869,750 00	485	$270,250 00

Classification	Other Plans		Bonus Additions	Totals		Totals for the Province only	
	No. (7)	Amount (8)	(9)	No. (10)	Amount (11)	No. (12)	Amount (13)
At end of 1929	31	$11,153 00	154,780 00	7,133	$4,471,695 00	4,924	$3,232,311 00
New issued	18	2,629 00		963	591,879 00	650	420,978 00
Old revived			400 00	21	15,400 00	15	10,500 00
Old increased				10	9,250 00	5	3,000 00
Totals	49	$13,782 00	$155,180 00	8,127	$5,088,224 00	5,594	$3,666,789 00
Less ceased by:							
Death	1	$777 00	$5,010 00	112	$92,549 00	101	$83,079 00
Surrender			400 00	18	8,900 00	15	7,605 00
Lapse			2,500 00	985	559,750 00	632	379,480 00
Decrease				10	8,750 00	5	5,250 00
Transferred from						7	4,000 00
Total ceased	1	$777 00	$7,910 00	1,125	$669,949 00	760	$479,414 00
At end of 1930	48	$13,005 00	$147,270 00	7,002	$4,418,275 00	4,834	$3,187,375 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Active Members.

Under what conditions as to membership, etc., are such benefits available? Five years' full membership.

What is the nature of benefits so granted? Paid-up Insurance.

Give particulars of any distribution of surplus during last three years: Bonus of 2% of Insurance given to all Active Members June 23rd, 1925, who were in good standing June 23rd, 1923, and alive October 1st, 1925. Additional bonuses given 1927-1929 to all members in good standing January 1st, 1925, and 1927, respectively.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve, policies and bonus	$1,048,590 00
Accrued liabilities (death claims)	18,992 00
	$1,067,582 00

Assets

Ledger assets and accrued interest	$1,300,396 00

The ratio of assets to liabilities was 122 per cent. The valuation basis was the (OM) 4 per cent.

The amount of insurance valued was $4,418,275.00.

SICKNESS DEPARTMENT

Liabilities

Net reserve	$29,625 00

Assets

Amount (funds applicable to sickness benefit)	$25,853 00

The valuation for sickness contracts was the Manchester Unity Table (modified), combined with N.F.C. mortality, with interest at 3½ per cent.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Amortized Book Value
Dominion of Canada Refunding Loan, 5%, 1943		$24,668 58
Dominion of Canada Renewal Loan, 5½%, 1932		15,009 90
Dominion of Canada, 4½%, 1940		97,970 00
Province of Ontario, 6%, 1935		29,244 00
Province of Ontario, 6%, 1941		24,957 00
Province of Ontario, 6%, 1936		19,952 50
Province of Ontario, 5%, 1948		40,152 68
Province of Ontario, 5%, 1948		30,227 56
Province of Manitoba, 5%, 1959		14,963 04
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		35,347 04
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		101,601 80
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		47,605 86
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		253,557 15
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		30,338 09
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		35,637 76
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		41,450 46
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		15,972 41
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		12,387 80
C.N.R. Debenture Stock, 3½%, 1958		34,891 75
Town of Midland, 4½%, 1935		1,359 94
Town of Perth, 4½%, 1934		4,433 10
Town of Renfrew, 4%, 1935		1,275 95
Town of Renfrew, 4%, 1935		2,043 22
City of Port Arthur, 5%, 1936		6,116 85
Town of Thorold, 5%, 1939		7,092 65
Town of North Bay, 5%, 1931		1,223 46
Town of New Liskeard, 5%, 1931		987 43
Town of Haileybury, No. 1, 5%, 1939		5,050 26
Town of Haileybury, No. 2, 5%, 1937		9,470 14
Town of Renfrew, 4½%, 1931		191 85
Town of Kitchener, 4½%, 1941		7,299 47
Town of St. Marys, 5%, 1931		6,012 00
Town of Tillsonburg, 5%, 1931		671 69
City of Niagara Falls, 5%, 1932		4,053 76
County of Ontario, 5%, 1932		2,984 08
Village of Grand Valley, 4½%, 1932		573 82
Town of Hanover, 6%, 1942		4,263 48
Village of Brighton, 6%, 1943		12,505 62
Town of Wingham, 5%, 1943		2,813 62
Town of Whitby, 5%, 1939		7,305 47
Township of Dover, No. 2, 6%, 1934		3,481 91
Town of Chesley, 6%, 1943		3,802 80
Village of Maxville, 6%, 1945		7,524 25
City of Sault Ste. Marie, 5½%, 1945		9,799 91
Town of Smith's Falls, 5½%, 1945		23,708 71
City of St. Catharines, 5%, 1945		11,842 16
City of Hamilton, 5½%, 1932–33		35,146 78
Town of Weston, 5%, 1936–40		15,892 93
Township of York, 5%, 1948		25,294 61
City of Toronto, 5½%, 1948		18,821 36
City of Hamilton, 5%, 1936		4,069 03
City of Fort William, 5%, 1955		8,170 88
City of Toronto, 4%, 1948		7,343 49
City of Port Arthur, 5%, 1959		14,449 67
City of London, 5%, 1950–56		30,000 00
Township of Scarboro, 5%, 1955–56		22,290 39
The Ontario West Shore Railway Co., 5%, 1938		17,435 26
Sickness Fund		
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		13,238 12
C.N.R. Bonds (Guar. by Dominion Government), 5%, 1954		7,453 81
Township of Scarboro, 5%, 1955–56		3,041 84
Total		$1,276,471 15

THE CITY OF STRATFORD MUNICIPAL BENEFIT FUND*

STRATFORD, ONTARIO

Incorporated April 3rd, 1930

OFFICERS

Principal Officer, A. S. Kappile; Secretary, H. Denroche; Treasurer, W. H. Gregory.

Auditors.—F. P. Gibbs, C.A.

GOVERNING EXECUTIVE AUTHORITY
(as at date of filing statement)

Chief Chas. Gagne, Mayor C. E. Moore, Alderman G. I. Graff, Alderman N. R. Fiebig, Constable A. Day, Fireman A. Parker.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks, not in default	$53,499 06
Cash on hand	1,828 80
Total Ledger Assets	$55,327 86

Non-Ledger Assets

Interest accrued	$1,883 33
Total Non-Ledger Assets	$1,883 33
Total Admitted Assets	$57,211 19

Liabilities

Present value of accrued benefits payable by instalments	$83 35
Total Liabilities (except Reserve)	$83 35

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

BENEFIT FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$50,140 37
Income for the year:		
Assessments, dues, etc.	$2,728 75	
City of Stratford grant	3,500 00	
Interest on investments	2,567 64	
Total Income		8,796 39
		$58,936 76
Disbursements for the year:		
Pensions and benefits	$2,951 54	
Other benefits	99 63	
Total Disbursements		$3,051 17
		$55,885 59
Deduct:		
Transfers to General Fund		$557 73
Balance of Fund (Ledger Assets), December 31st, 1930		$55,327 86

GENERAL FUND

Disbursements for the year:			
Head Office Expenses:			
Salaries	$50 00		
Travelling expenses	14 80		
Total		$64 80	
Incorporation	$297 83		
Legal fees	118 50		
Taxes and licenses	62 50		
Miscellaneous	14 10		
Total		492 93	
Total Disbursements			$557 73
Transfers from General Fund			$557 73
Balance of Fund (Ledger Assets), December 31st, 1930			Nil.

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*See Insurance Act R.S.O. 1927 c. 222, sec. 234, re societies with membership limited to government or municipal employees.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½%, 1940	$1,000 00	$1,000 00
Dominion of Canada, 4½%, 1940	1,000 00	1,000 00
Canadian National Railway, 5%, 1969	1,000 00	1,000 00
Canadian National Railway, 5%, 1969	1,000 00	1,000 00
Canadian National Railway, 5%, 1969	1,000 00	1,000 00
City of Stratford, 6%, 1931	2,509 71	2,509 71
City of Stratford, 6%, 1932	2,660 30	2,660 30
City of Stratford, 6%, 1933	2,819 83	2,819 83
City of Stratford, 5%, 1939	4,597 98	4,597 98
City of Stratford, 5%, 1940	4,827 30	4,827 30
City of Stratford, 5%, 1944	1,000 00	1,000 00
City of Stratford, 5%, 1941	1,300 00	1,300 00
City of Stratford, 5%, 1942	1,400 00	1,400 00
City of Stratford, 5%, 1941	1,400 00	1,400 00
City of Stratford, 5%, 1942	1,500 00	1,500 00
City of Stratford, 5½%, 1942	1,000 00	1,000 00
City of Stratford, 5½%, 1942	1,000 00	1,000 00
City of Stratford, 5%, 1949	156 79	156 79
City of Stratford, 5%, 1950	164 64	164 64
City of Stratford, 5%, 1951	172 84	172 84
City of Stratford, 5%, 1952	181 49	181 49
City of Stratford, 5%, 1953	190 54	190 54
City of Stratford, 5%, 1954	200 04	200 04
City of Stratford, 5%, 1955	210 04	210 04
City of Stratford, 5%, 1956	220 54	220 54
City of Stratford, 5%, 1957	231 54	231 54
City of Stratford, 5%, 1958	243 17	243 17
City of Stratford, 5%, 1943	850 00	850 00
City of Stratford, 5%, 1944	900 00	900 00
City of Stratford, 5%, 1945	950 00	950 00
City of Stratford, 5%, 1946	1,000 00	1,000 00
City of Stratford, 5%, 1947	1,040 00	1,040 00
City of Stratford, 5%, 1948	1,100 00	1,100 00
City of Stratford, 5%, 1949	1,150 00	1,150 00
City of Stratford, 5%, 1949	1,000 00	1,000 00
City of Stratford, 5%, 1949	1,200 00	1,200 00
City of Stratford, 5%, 1950	1,000 00	1,000 00
City of Stratford, 5%, 1950	1,300 00	1,300 00
City of Stratford, 5%, 1944	1,474 31	1,474 31
City of Stratford, 5%, 1943	1,548 00	1,548 00
McLeod Milling Co. (City of Stratford), 5½%, 1939	500 00	500 00
McLeod Milling Co. (City of Stratford), 5½%, 1939	500 00	500 00
McLeod Milling Co. (City of Stratford), 5½%, 1940	500 00	500 00
McLeod Milling Co. (City of Stratford), 5½%, 1940	500 00	500 00
McLeod Milling Co. (City of Stratford), 5½%, 1940	500 00	500 00
McLeod Milling Co. (City of Stratford), 5½%, 1940	500 00	500 00
McLeod Milling Co. (City of Stratford), 5½%, 1943	500 00	500 00
McLeod Milling Co. (City of Stratford), 5½%, 1943	500 00	500 00
Burritt & Co. (Town of Mitchell), 5½%, 1943	1,000 00	1,000 00
City of Toronto, 5½%, 1949	1,000 00	1,000 00
Total	$53,499 06	$53,499 06

Exhibit of Benefit Certificates

Number at end of 1929	32
Number new issued	2
Totals	34
Number terminated by retirement	2
Total terminated	2
Number at end of 1930	32

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Organized.— March, 1863. *Incorporated.*—June, 1864.

OFFICERS

Principal Officer, Notary J. S. Tetreault; Secretary-Treasurer, Charles Leclerc; Chief Medical Examiner, Dr. J. M. Laframboise; Legal Councillor, Alex. Guibault, K.C.

Auditors.—Valmore Boudreault, L.A.; Henri Legault.

Actuary—J. B. Mabon.

GOVERNING EXECUTIVE AUTHORITY

(Names and addresses as at date of filing statement, February, 1931)

Notary J. S. Tetreault, Sherbrooke, Que.; Dr. R. H. Parent, Ottawa, Ont.; Dr. Geo. A. Racine, Quebec, Que.; Dr. J. M. Laframboise, Ottawa, Ont.; Alex. Guibault, K.C., Joliette, Que.; P. A. Delorme, St. Hyacinthe, Que.; Ovila Duquette, Hull, Que.; Louis Gignac, Penetanguishene, Ont.; J. L. A. Godbout, Charlesbourg, Que., Joseph Trepanier, Quebec, Que.

Summary of Funds

Balances of Funds—December 31st, 1930:		
Mortuary Fund	$3,801,594 57	
Sickness Fund	206,871 32	
Juvenile Fund	10,451 17	
Propaganda	110 09	
General Fund Reserve	18,859 05	
Oeuvre Centin Collegial	44 20	
General Fund	17,680 29	
Total		$4,055,610 69
Add Non-Ledger Assets		248,827 81
		$4,304,438 50
Deduct due and accrued Liabilities (except Reserve)		21,961 70
Net Balance of All Funds		$4,282,476 80
Reserve as per Actuary's Report		$3,663,642 00
Balance—Surplus of Assets over all Liabilities and Reserve		$618,834 80

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book value of real estate:		
Office premises (less encumbrances)	$125,000 00	
Held for sale (less encumbrances)	600 00	
		$125,600 00
Mortgage loans on real estate, first mortgages		31,000 00
Loans and liens on policies		5,748 05
Book values of bonds, debentures and debenture stocks (not in default)		3,878,263 32
Cash on hand and in banks:		
On hand at Head Office	$500 00	
In chartered banks of Canada in Canada	9,499 32	
In all other banks and depositories	5,000 00	
		14,999 32
Total Ledger Assets		$4,055,610 69

Non-Ledger Assets

Interest due and accrued	$96,482 18	
Rents due	283 00	
		$96,765 18
Collections reported, but not received by Head Office		18,420 00
Other Non-Ledger Assets, viz.:		
Loans on policies (non-interest bearing)		133,642 63
Total Non-Ledger Assets		$248,827 81
Total Assets		$4,304,438 50

Liabilities

Provision for unpaid claims:		
Death benefits	$11,100 00	
Funeral benefits	275 00	
		$11,375 00
Present value of matured claims payable by instalments:		
Death claims		9,928 88
Conditional deposits	$446 50	
Due to local lodges	167 12	
		613 62
Special Reserve for Contingencies:		
Oeuvre Centin Collegia		44 20
Total Liabilities (except Reserve)		$21,961 70
Net Required Reserve, per Actuary's Report, for outstanding contracts of:		
Mortuary Fund	$3,305,115 00	
Sickness Fund	352,372 00	
Infantile	6,155 00	
Total Reserve		$3,663,642 00

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets) December 31st, 1929		$3,544,881 57
Income for the year:		
Premiums (with extra dues, etc.)	$246,679 75	
Interest and rents	188,894 95	
Total Income		435,574 70
		$3,980,456 27
Disbursements for the year:		
Death claims	$156,305 72	
Disability claims	1,890 60	
Surrender values	252 00	
Old Age Claims	16,694 32	
Sickness and Wife Death Benefits—Caisse Bon Conjoint	3,719 06	
Total Disbursements		178,861 70
Balance of Fund (Ledger Assets) December 31st, 1930		$3,801,594 57

SICKNESS FUND

Balance of Fund (Ledger Assets) December 31st, 1929		$174,701 95
Income for the year:		
Premiums	$78,587 05	
Interest and rents	16,944 65	
Total Income		95,531 70
		$270,233 65
Disbursements for the year:		
Sickness claims		63,362 33
Balance of Fund (Ledger Assets) December 31st, 1930		$206,871 32

JUVENILE FUND

Balance of Fund (Ledger Assets) December 31st, 1929		$7,356 54
Income for the year:		
Premiums	$2,810 26	
Interest and rents	448 37	
Total Income		3,258 63
		$10,615 17
Disbursements for the year:		
Funeral claims		164 00
Balance of Fund (Ledger Assets) December 31st, 1930		$10,451 17

PROPAGANDA FUND

Balance of Fund (Ledger Assets) December 31st, 1929		$12,648 65
Income for the year:		
Premium	$28,097 52	
Entry Fees	4,902 85	
Sale of Badge	50	
Total Income		33,000 87
		$45,649 52
Disbursements for the year:		
Commission	$7,513 74	
Salaries	19,452 50	
Travelling Expenses	13,654 60	
Medical Examination	3,514 09	
Miscellaneous	854 50	
Sundry Advances	550 00	
Total Disbursements		45,539 43
Balance of Fund (Ledger Assets) December 31st, 1930		$110 09

GENERAL FUND—RESERVE

Balance of Fund (Ledger Assets) December 31st, 1929		$16,269 91
Income for the year:		
Premium	$1,883 34	
Interests and rents	723 80	
Total Income		2,607 14
		$18,877 05
Disbursements for the year:		
Contribution to General Fund		18 00
Balance of Fund (Ledger Assets) December 31st, 1930		$18,859 05

OEUVRE CENTIN COLLEGIAL FUND

Balance of Fund (Ledger Assets) December 31st, 1929	$45 11
Income for the year:	
Voluntary subscriptions	249 21
	$294 32
Disbursements for the year:	
Remittances to Treasurer of the Fund	250 12
Balance of Fund (Ledger Assets) December 31st, 1930	$44 20

GENERAL FUND

Balance of Fund (Ledger Assets) December 31st, 1929			$21,799 23
Income for the year:			
Assessments, dues and fines		$61,481 77	
Other revenue (details)—Interests and rent		1,530 50	
Transfer Fees		310 75	
Sundry		61 21	
Conditional Deposits, due to lodges		613 62	
Total Income			63,997 85
			$85,797 08
Disbursements for the year:			
Head Office Expenses:			
Salaries	$24,939 29		
Directors' fees	1,640 00		
Auditors' fees	1,800 00		
Actuaries' fees and expenses	415 00		
Travelling expenses	3,332 40		
Rents (Chattels)	4,647 85		
Printing and supplies	2,893 99		
Total		$39,668 53	
All Other Expenses:			
Draughting of Certificates	$490 30		
Books and periodicals	239 06		
Legal fees	800 79		
Safety and P.O. Boxes	310 00		
Taxes and licenses	205 00		
Telephone, telegram and express	1,414 10		
Premium Guarantee Policies	52 50		
Loss and gain to lodges on collection of monthly dues	397 24		
Commissions	22,959 77		
Official publications	1,273 00		
Miscellaneous	306 50		
Total		28,448 26	
Total Disbursements			68,116 79
Balance of Fund (Ledger Assets) December 31st, 1930			$17,680 29

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929	7,383	$6,215,623 50	1,783	$1,742,000 00	8,913	$6,723,800 00
New issued	600	533,319 00	662	664,000 00	229	206,800 00
Transferred to	39	12,365 50	8	10,500 00	2	2,000 00
Totals	8,022	$6,761,308 00	2,453	$2,416,500 00	9,144	$6,932,600 00
Less ceased by:						
Death	116	$96,700 00	8	$9,500 00	53	$39,200 00
Lapse	560	479,400 00	405	402,000 00	583	471,600 00
Transferred from	12	11,600 00	13	13,000 00	10	10,000 00
Total ceased	688	$587,700 00	426	$424,500 00	646	$520,800 00
At end of 1930	7,334	$6,173,608 00	2,027	$1,992,000 00	8,498	$6,411,800 00

Exhibit of Policies (Mortuary)—*Continued*

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (9)	Amount (10)	No. (11)	Amount (12)
At end of 1929	1,622	$1,777,750 00	19,701	$16,459,173 50	4,188	$3,683,800 00
New issued	597	618,500 00	2,088	2,022,619 00	458	472,800 00
Transferred to	20	14,500 00	20	650 50	8	......
Totals	2,239	$2,410,750 00	21,809	$18,482,443 00	4,654	$4,156,600 00
Less ceased by:						
Death	16	$18,000 00	193	$163,400 00	56	$47,600 00
Lapse	378	398,250 00	1,926	1,751,250 00	397	365,050 00
Decrease	......	......	......	13,385 00	......	3,253 00
Transferred from	14	17,500 00	......	......	......	......
Total ceased	408	$433,750 00	2,119	$1,928,035 00	453	$415,903 00
At end of 1930	1,831	$1,977,000 00	19,690	$16,554,408 00	4,201	$3,740,697 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? All classes of members admitted after January 1st, 1924.

Under what conditions as to membership, etc., are such benefits available?—After four, five or six years of membership, according to the nature of the policy held.

What is the nature of benefits so granted?—Paid-up policies in the 20-year Endowment where there are Cash Surrender values.

Give particulars of any distribution of surplus during last three years—In 1929 one monthly contribution to the Mortuary Fund was remitted to the entire membership.

Valuation of Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits	$6,957,191 00
Claims payable by instalments	9,928 80
Computed value of disability claims	3,649 00
Other liabilities	11,988 62
	$6,982,757 42

Assets

Present value of future contributions	$3,652,076 00
Assets applicable to benefits	3,912,835 37
Sickness already paid upon certificates in force	133,642 63
	$7,698,554 00

The ratio of assets to liabilities was 110.2 per cent.
The rate of interest earned in 1930 was 5.26 per cent.
The amount of insurance valued was $16,554,408.00.
The valuation basis was N.F.C. 4 per cent.

SICKNESS DEPARTMENT

Liabilities

Present value of benefits	$1,456,294 00

Assets

Present value of contributions	$1,103,922 00
Funds applicable to benefits	210,660 32
	$1,314,582 32

Degree of solvency, 90.3 per cent.
The Actuary in his valuation report on the Sickness Fund states as follows:

> "The continued favourable experience has increased the funds available and has justified a change in the basis of valuation of $10.00 benefits. The deficiency has been reduced by $45,588.37 as compared with 1929. As this report is for valuation purposes only, no proposals for overcoming the deficiency are suggested. It is quite possible that the fund will in time become solvent without adjustment."

INFANTILE FUND

Liabilities

Reserve	$6,155 00

Assets

Funds applicable to benefits	$10,670 17

The valuations were made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain, and Fellow of the Actuarial Society of America.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

December 31st, 1930

	Par Value	Book Value
Cameron (annuitées), 5 %, 1933	$1,063 69	$1,063 69
Montréal Ouest, 4 %, 1941	10,000 00	9,818 98
Ottawa (scolaire), 6 %, 1924	33,349 50	33,349 50
Canton Marchand, 5 %, 1936	4,000 00	4,104 11
St. Joseph Bce (Semi-ann.), 5 %, 1959	9,073 58	9,595 58
L'Assomption, 5 %, 1958	3,672 51	3,880 77
La Tuque Falls, 5 %, 1941	8,000 00	8,064 85
Watrous (annuitées), 5 %, 1956	81,786 92	77,142 09
Carmangay (annuitées), 6 %, 1966	5,660 20	5,705 08
Big Valley (annuitées), 6 %, 1931	2,490 00	2,481 47
North Battleford, 5 ½ %, 1953	£200	901 65
St. Boniface, Man., 5 %, 1941	£100	451 57
Watrous (annuitée), 5 ½ %, 1956	887 60	880 18
Gravelbourg (annuitée), 7 %, 1932	772 25	785 83
Medicine Hat, 5 %, 1935	500 00	485 31
St. Boniface, Man., 6 %, 1939	3,715 27	7,889 99
St. Boniface, Man., 6 %, 1949	4,000 00	
North Battleford, 5 %, 1938	968 17	922 62
Fort Garry, 6 %, 1944	1,000 00	2,052 73
Fort Gary, 6 %, 1950	1,000 00	
Ile Cadieux, 5 ½ %, 1947	5,000 00	4,865 54
North Battleford, 5 %, 1933	543 32	1,371 51
North Battleford, 5 %, 1937	876 16	
Inverness, N.B., 4 ½ %, 1937	1,000 00	928 80
Estevan, 5 %, 1937	1,000 00	15,937 95
Estevan, 5 %, 1931-1943	15,707 31	
Estevan (annuitées), 5 %, 1931-1939	4,623 71	4,472 43
North Battleford, 5 ½ %, 1953	£1,300	7,821 87
North Battleford, 5 ½ %, 1953	683 47	
North Battleford, 5 ½ %, 1938	400 00	
North Battleford, 5 ½ %, 1943	533 10	
North Battleford, 5 ½ %, 1953	£600	2,863 99
North Battleford, 5 %, 1938	1,677 60	10,833 51
North Battleford, 5 %, 1939	1,761 39	
North Battleford, 5 %, 1940	1,849 95	
North Battleford, 5 %, 1941	1,942 13	
North Battleford, 5 %, 1942	2,039 09	
North Battleford, 5 %, 1943	2,141 43	
Fort Garry, 6 %, 1944	1,500 00	2,590 74
Fort Garry, 6 %, 1950	1,000 00	
St. Boniface, Manitoba, 5 %, 1943	3,000 00	4,705 27
St. Boniface, Manitoba, 5 %, 1944	2,000 00	
Watrous (annuitées), 5 ½ %, 1931-1956	3,996 50	4,003 81
Fort Garry, 5 %, 1943	2,000 00	1,882 58
Watrous (annuitées), 5 ½ %, 1930-1956	26,542 20	26,721 .46
North Battleford, 5 ½ %, 1944	1,000 00	4,834 04
North Battleford, 5 ½ %, 1953	£800	
Yorkton, 5 %, 1940	501 53	478 92
Fort Garry, 6 %, 1950	6,000 00	6,286 57
North Battleford, 5 %, 1952	3,000 00	2,775 90
Ottawa (Scolaire), 4 ½ %, 1930	10,000 00	34,166 05
Ottawa (Scolaire), 4 ½ %, 1932	5,000 00	
Ottawa (Scolaire), 4 ½ %, 1933	5,000 00	
Ottawa (Scolaire), 4 ½ %, 1934	10,000 00	
Ottawa (Scolaire), 4 ½ %, 1935	5,000 00	
North Battleford, 5 %, 1934	1,620 70	4,999 87
North Battleford, 5 %, 1935	1,701 73	
North Battleford, 5 %, 1936	1,786 82	
North Battleford, 5 ½ %, 1953	27,920 00	27,920 00
North Battleford, 5 ½ %, 1944	13,000 00	39,766 60
North Battleford, 5 ½ %, 1953	£5,400	
St. Boniface, Man., 5 %, 1941	15,000 00	14,387 11
Fort Garry, 5 %, 1943	2,000 00	1,908 83
Wilkie, 5 %, 1931-1939	9,509 99	9,297 92
Watrous (annuitées), 5 ½ %, 1930-1956	17,838 74	17,556 64
Fort Garry, 6 %, 1945	1,000 00	32,338 57
Fort Garry, 6 %, 1952	11,000 00	
Fort Garry, 6 %, 1950	15,500 00	
Fort Garry, 6 %, 1950	3,000 00	
Assiniboia, 5 %, 1936	5,979 83	5,830 47
St. Vital, 5 ½ %, 1956	300 00	300 00
St. Boniface, 6 %, 1954	2,000 00	2,158 68
St. Boniface, 5 %, 1943	1,000 00	962 98
St. Boniface, Man., 5 %, 1941	4,000 00	10,267 06
St. Boniface, Man., 5 %, 1942	2,000 00	
St. Boniface, Man., 5 %, 1943	1,000 00	
St. Boniface, Man., 5 %, 1944	3,267 06	
St. Boniface, Man., 5 %, 1943	2,000 00	1,944 14
St. Boniface, Man., 5 %, 1944	1,000 00	971 33
Tofield (annuitées), 6 %, 1931-1964	22,706 68	24,676 17
Melville (annuitées), 5 %, 1930-1959	45,887 34	45,887 34

Schedule "C"—*Continued*

	Par Value	Book Value
Wilkie, 5½%, 1939	$1,000 00	$5,000 00
Wilkie, 5½%, 1940	1,000 00	
Wilkie, 5½%, 1941	1,500 00	
Wilkie, 5½%, 1942	1,500 00	
Humbolt (annuitées), 5½%, 1930-1975	47,749 06	47,749 06
McLeod, Alta., 4%, 1930-1974	44,602 22	35,918 56
St. Boniface, 6%, 1954	25,000 00	26,637 68
Melville (annuitées), 6%, 1930-1959	897 39	959 60
St. Boniface, 5%, 1943	20,000 00	19,079 89
McLeod (annuitées), 4%, 1930-1974	44,613 59	37,218 80
North Battleford, 5½%, 1943	£200	8,035 78
North Battleford, 5½%, 1953	£1,400	
Prince Albert (Enrg.), 3%, 1964	403,378 40	344,589 42
St. Boniface, 6%, 1951	70,200 00	76,762 33
St. James, 5½%, 1956	399,600 00	399,600 00
West Kildonan, 5½%, 1956	155,200 00	155,200 00
Transcona, 4%, 1956	82,500 00	82,500 00
North Battleford, 5½%, 1943	£1,300	19,631 61
North Battleford, 5½%, 1953	£2,500	
West Kildonan, 5½%, 1956	188,900 00	202,428 15
Prince Albert (Enrg.), 3%, 1964	68,130 18	61,147 09
St. James, 5½%, 1956	313,400 00	334,772 65
St. Vital, 5½%, 1956	47,300 00	50,687 38
Transcona, 4%, 1956	5,800 00	4,968 40
Fort Garry, 6%, 1950	4,000 00	4,502 06
McLeod (annuitées), 4%, 1930-1974	3,354 75	2,861 83
Medicine Hat, 5%, 1951	1,000 00	1,000 00
Watrous (annuitées), 5½%, 1930-1956	5,415 54	5,705 99
Medicine Hat, 5½%, 1945	1,000 00	1,052 33
Jonquières, 5%, 1939	38,000 00	38,000 00
Grand Mère, 6%, 1945	14,400 00	83,204 49
Grand Mère, 6%, 1946	15,200 00	
Grand Mère, 6%, 1947	16,100 00	
Grand Mère, 6%, 1948	17,100 00	
Grand Mère, 6%, 1949	100 00	
Grand Mère, 6%, 1950	11,800 00	
Sandwich West (343), 5½%, 1940	10,260 82	117,032 16
Sandwich West (343), 5½%, 1941	11,000 00	
Sandwich West (343), 5½%, 1942	12,667 18	
Sandwich West (343), 5½%, 1943	21,000 00	
Sandwich West (343), 5½%, 1944	17,000 00	
Sandwich West (343), 5½%, 1945	310 88	
Sandwich West (343), 5½%, 1946	10,000 00	
Sandwich West (343), 5½%, 1947	17,476 37	
Sandwich West (343), 5½%, 1948	14,000 00	
Sandwich West (343), 5½%, 1950	544 21	
Sandwich West (343), 5%, 1941–1959	12,271 52	11,912 02
Windsor East, 5½%, 1952	3,362 52	33,832 92
Windsor East, 5½%, 1953	3,547 45	
Windsor East, 5½%, 1954	3,742 56	
Windsor East, 5½%, 1955	3,948 40	
Windsor East, 5½%, 1956	4,165 56	
Windsor East, 5½%, 1957	4,394 68	
Windsor East, 5½%, 1958	4,636 38	
Windsor East, 5½%, 1959	4,891 38	
Sandwich West, 5%, 1940–1949	26,000 00	26,000 00
Windsor East, 5½%, 1951	5,187 22	5,484 65
Riverside, 5½%, 1933–1949	52,532 89	55,116 41
Kapuskasing, 6%, 1943–1949	181,000 00	200,943 05
Peel St. Realties, Ltd., 6½%, 1950	60,000 00	62,540 33
Grand Trunk Pacific Railway Co., 3%, 1962	æ11,500	46,027 30
Grand Trunk Pacific Railway Co., 4%, 1962	£20,000	94,438 50
Farnham, 4½%, 1960	23,000 00	23,000 00
St. Boniface, 5½%, 1947	13,000 00	13,724 36
St. Boniface, 5½%, 1952–1956	6,000 00	6,417 92
St. Boniface, 5%, 1953	500 00	500 00
Province d'Ontario, 4%, 1964	5,000 00	4,851 37
Ville de Québec, 4%, 1961	£700	3,237 78
Peel St. Realties, Ltd., 6½%, 1950	16,000 00	16,912 33
Riverside, 6%, 1951–1954	7,000 00	7,822 54
Dolbeau Québec, 5½%, 1945	47,000 00	48,907 67
Mont Joli, Québec, 5½%, 1940	26,000 00	26,775 39
Riverside, Ont., 5½%, 1945–1946	4,000 00	4,206 79
Grand Trunk Pacific Railway Mortgage Bond, 4%, 1955	£14,400	65,677 07
St. Boniface, 6%, 1940	1,000 00	34,893 90
St. Boniface, 6%, 1951	30,000 00	
St. Boniface, 5½%, 1936–1945	19,000 00	19,744 50
Windsor East, 5½%, 1946–1960	86,500 00	92,443 65
Ford City, 5%, 1959–1964	1,500 00	1,500 00
Greenfield Park, Québec, 5½%, 1942–1944	10,800 00	11,333 43
La Salle, Ont., 6%, 1940–1959	36,059 56	40,687 92
Grand Trunk Pacific Railway Co. Enrg. Perpetual, 4%	4,866 66	4,866 66
Ottawa (scolaire) Fidei-Commissaire Cartier (6), 5½%, 1960	55,000 00	59,251 50
La Tuque, Québec, 5%, 1950	500 00	500 00
Canadian Northern Ontario Railway Co., 4%, Perpetual	£3,500	15,330 00
Dorval Island, 6%, 1940–1942	1,500 00	1,591 85
Corp. Episcopale, Ottawa, 5½%, 1951–1960	10,000 00	10,713 30
Ste. Anne Chicoutimi, 6%, 1942–1945	3,000 00	3,301 74
Peel St. Realties, 6½%, 1941–1950	5,000 00	5,131 00
Sandwich West, 5½%, 1940–1945	22,107 75	23,057 61
St. Vincent Ferrier, 5½%, 1960	25,000 00	26,527 50
St. Jean Marie Vianney, 5½%, 1946–1960	31,100 00	33,231 45
Ste. Famille Granby, 5½%, 1965	20,000 00	21,300 00
	....	$3,878,263 32

TORONTO FIREMEN'S BENEFIT FUND

TORONTO, ONTARIO

Organized January 16th, 1891. Incorporated June 30th, 1893.

OFFICERS

Principal Officer, James Simpson; Secretary, G. A. Lascelles; Treasurer, Geo. Wilson.
Auditors.—S. C. Scott, A.C.A. (City Auditor).

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

James Simpson, Geo. Wilson, C. M. Colquhoun, K.C., Geo. Sinclair, Peter Herd, G. A. Lascelles.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks, Not in default		$1,910,396 77
Cash on hand and in banks:		
On hand at Head Office	$787 96	
In chartered banks of Canada in Canada	34,013 52	
		34,801 48
Contributions—Arrears		5,019 51
Total Ledger Assets		$1,950,217 76

Non-ledger Assets

Interest accrued	$14,308 56
Total Non-ledger Assets	$14,308 56
Total Admitted Assets	$1,964,526 32

Liabilities*

GENERAL FUND

Balance of fund (ledger assets), December 31st, 1929			$1,689,440 88
Income for the year:			
Assessments, dues, fees and fines		$97,381 90	
Interest—Bonds and bank		102,254 95	
Grant from City of Toronto		27,300 00	
Profit on sale of investments		73,415 76	
Total Income			$300,352 61
			$1,989,793 49
Disbursements for the year:			
Pensions and death claims		$38,025 32	
Head Office Expenses:			
Salaries	$500 00		
License fees	150 00		
Actuaries' fees and expenses	750 00		
Printing and supplies	95 41		
Miscellaneous	55 00		
		1,550 41	
Total Disbursements			39,575 73
Balance of Fund (Ledger Assets), December 31st, 1930			$1,950,217 76

Exhibit of Policies (Mortuary)

Classification	No.	Amount
At end of 1929	664	....
New issued	12	....
Totals	676	....
Less ceased by death	2	....
Resigned	1	....
Pensioned	8	....
Total Ceased	11	....
At end of 1930	665	....

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Toronto, 1931–1960	$1,893,371 71	$1,861,932 33
Toronto Separate School Board, 1939	1,000 00	1,023 64
Township of East York, 1934–1946	22,715 60	22,440 80
Township of Scarborough, 1944–1946	25,000 00	25,000 00
	$1,942,087 31	$1,910,396 77

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*For the last actuarial report see Report of the business for year 1929. See Insurance Act R.S.O. 1927, sec. 234, re Societies with membership limited to Government or Municipal employees.

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONTARIO

Organized January 1st, 1882. Incorporated May 1st, 1882

OFFICERS

Principal Officer, William Miller, Insp.; Secretary, William Martin, P.C. 546; Treasurer, D. C. Draper, C.C.; Bert Wemp, Mayor; His Honour Judge Morson; E. Coatsworth, Chief Magistrate.

Auditors.—H. M. Dean and R. Gillespie.

Actuary.—S. H. Pipe.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

William Stewart, Mayor; His Honour Judge Morson; E. Coatsworth, Chief Magistrate; William Miller, Insp., Chairman; William Martin, P.C. 546, Secretary; D. C. Draper, Chief Constable.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Mortgage loans on real estate:	
First mortgages	$40,000 00
Book values of bonds, debentures and debenture stocks, not in default	1,906,142 94
Cash in chartered banks of Canada in Canada	9,064 02
Total Ledger Assets	$1,955,206 96

Liabilities

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

BENEFIT FUND

Balance of Fund (Ledger Assets), December 31st, 1929		$1,844,885 98
Income for the year:		
Premiums with extra dues	$144,716 28	
Sick deductions	6,888 16	
Fines and deposits	870 35	
Interest earned	85,672 31	
Criminal Justice money	2,540 68	
Gratuities	602 00	
Grant—City of Toronto	10,000 00	
Total Income		251,289 78
		$2,096,175 76
Disbursements for the year:		
Pensions paid	$129,025 90	
Death claims	8,400 00	
Deposits, fines and sick deductions refunded	426 06	
Criminal Justice money refunded	2,179 64	
Honorarium to Chairman and Secretary	250 00	
Auditors' fees	100 00	
Miscellaneous	587 20	
Total Disbursements		140,968 80
Balance of Fund, December 31st, 1930		$1,955,206 96

Valuation Balance Sheet

31st of December, 1930

LIABILITIES

Value of pensions to 113 pensioners	$1,093,000 00
Value of prospective pensions to survivors of 999 men in active service	5,519,000 00
Value of prospective death claims and allowances that will arise from among these men	348,000 00
	$6,960,000 00

ASSETS

Value of future contributions from the 999 men in active service at 7 per cent	$1,885,000 00
Value of future sundry revenues apportionable to these men	122,000 00
Value of future grants of $10,000 a year from the City	131,000 00
Value of funds at cost and accrued interest	1,973,000 00
Deficit	2,849,000 00
	$6,960,000 00

This valuation was made by M. A. Mackenzie, F.I.A.; Sidney Pipe, F.I.A., and Hugh H. Wolfenden, F.I.A., F.A.S., a Committee of Actuaries appointed by the Board of Control of the City of Toronto to report on the question of the annual contribution which should be made by the City to establish the Police Benefit Fund on a sound actuarial basis.

The Committee submitted to the Board of Control a report dated May 12th, 1931, embodying an actuarial valuation and its opinion that the fund could be made permanently solvent by meeting a deficit of $2,849,000.00 as shown in the Valuation Balance Sheet.

The Council of the City of Toronto on June 29th, 1931, passed By-law No. 13273, from which the following are extracts:

'Whereas, pursuant to authority of the Statute 9 Edward VII (Ontario), Chapter 125, the Corporation of the City of Toronto has for a number of years been contributing the sum of $10,000.00 annually to the Toronto Police Benefit Fund;

"And whereas by the Statute 20 George V (Ontario), Chapter 106, it is provided that the Corporation may contribute yearly to the said fund any sum of money up to an amount sufficient when added to contributions from members of the Police Force, to put the said fund on a sound actuarial basis so as to provide for all claims upon the fund on such plan of City payments, contributions by members and provisions for benefits as shall be approved by by-law passed by the City Council, and may provide for continuing such yearly payments for any period of years;

"And whereas to put the said fund on a sound actuarial basis so as to provide for all claims upon the fund on the plan of City payments, contributions by members and provisions for benefits hereinafter set forth, will require the sum of $143,941.00 to be contributed to the fund annually for a period of forty years, in addition to continuing the annual payments of $10,000.00 now being contributed by the fund by the Corporation as aforesaid;

"Therefore the Council of the Corporation of the City of Toronto enacts as follows:

"Sec. III. The fund shall be maintained from the assets now belonging thereto and from contributions as hereinafter provided from the Corporation and from members and from interest on moneys from time to time in the fund.

"Sec. IV. The Corporation shall continue to contribute to the fund the annual payments of $10,000.00 per year as heretofore until it has completed forty of such payments and in addition (subject to the provisions of Section VI) shall annually contribute to the said fund a further sum of $143,941.00 for forty years from the time this by-law shall come into force.

"Sec. XXXII. This by-law shall come into force on the 1st day of July, 1931."

The first special report of the Superintendent with respect to the fund is printed in full in the Annual Report of the Superintendent of Insurance for the year 1926 (business for the year 1925), page 240.

The second special report is printed in full in the Annual Report of the Superintendent for the year 1928 (business of 1927), page 295.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Township of Welland, 4 ½ %, 1941	$15,000 00	$15,000 00
City of Guelph, 5 ½ %, 1945	25,882 00	25,416 12
City of Oshawa, 5 ½ %, 1923–1936	5,307 28	5,307 28
County of Carleton, 5 %, 1916–1935	6,948 18	6,722 98
City of Toronto, 4 ½ %, 1948	25,000 00	23,250 00
City of Toronto, 4 ½ %, 1948	29,200 00	25,824 48
City of Toronto, 4 ½ %, 1948	12,166 67	10,558 84
City of Toronto, 4 %, 1948	5,840 00	4,627 32
Township of Barton, 5 ½ %, 1940	9,105 55	8,706 73
City of Toronto, 6 %, 1946	14,000 00	13,895 00
City of Toronto, 6 %, 1949	16,000 00	15,880 00
City of Toronto, 6 %, 1944	....	....
City of Toronto, 6 %, 1945	60,000 00	58,500 00
Province of Ontario, 6 %, 1943	82,000 00	81,660 00
Province of Ontario, 6 %, 1943	30,000 00	29,415 00
Province of Ontario, 6 %, 1941	100,000 00	106,250 00
City of Toronto, 6 %, 1951	47,000 00	51,507 30
City of Toronto, 5 ½ %, 1950	20,000 00	20,310 00
City of Toronto, 5 ½ %, 1951	50,000 00	50 775 00
City of Toronto, 5 ½ %, 1952	80,000 00	81,240 00
City of Toronto, 5 ½ %, 1947	20,000 00	20,550 00
City of Toronto, 5 ½ %, 1951	25,000 00	25,730 00
City of Hamilton, 5 ½ %, 1941	24,000 00	24,000 00
City of Toronto, 5 %, 1952	20,000 00	19,672 00
City of Toronto, 5 %, 1952	30,000 00	29,430 00
Canadian National Railway Equipment, 5 %, 1937	30,000 00	....
Canadian National Railway Equipment, 5 %, 1935	5,000 00	34,650 00
City of Toronto, 5 %, 1952	27,000 00	26,109 00
City of Toronto, 5 %, 1948	33,000 00	32,316 90
City of Toronto, 5 %, 1947	26,000 00	25,472 20
City of Toronto, 5 %, 1947	39,000 00	38,208 30
City of Toronto, 5 %, 1946	50,000 00	49,010 00
Canadian National Railways, 5 %, 1954	51,000 00	50,617 50
Province of Nova Scotia, 5 %, 1944	25,000 00	24,873 00
City of London, 5 %, 1945	25,000 00	24,600 00
Canadian National Railways, 5 %, 1954	20,000 00	20,200 00
Canadian National Railways, 5 %, 1954	20,000 00	20,100 00
Canadian National Railways, 5 %, 1954	40,000 00	40,440 00
Canadian National Railways, 5 %, 1954	40,000 00	40,450 00
City of Halifax, 5 %, 1961	50,000·00	50,500 00
Township of York, 5 %, 1950	3,000 00	3,021 00
Township of York, 5 %, 1953	15,000 00	15,111 00
Township of York, 5 %, 1954	16,000 00	16,120 00

Schedule "C"—*Continued*

	Par Value	Book Value
Township of York, 5%, 1951	12,000 00	12,085 20
Township of York, 5%, 1952	14,000 00	14,100 80
Canadian National Railways, 5%, 1954	40,000 00	42,500 00
Canadian National Railways, 5%, 1954	25,000 00	26,812 50
City of Toronto, 5%, 1944	30,000 00	30,486 00
Canadian National Railways, 4½%, 1968	50,000 00	47,750 00
City of Toronto, 4½%, 1940–1943	11,000 00	10,350 70
City of Toronto, 5½%, 1952	6,000 00	6,281 40
City of Toronto, 5½%, 1932	1,000 00	1,007 90
City of Toronto, 6%, 1931	1,000 00	1,011 50
City of Toronto, 4%, 1948	4,866 66	4,182 89
City of Toronto, 5½%, 1937	3,000 00	3,068 10
City of Toronto, 6%, 1949	1,000 00	1,105 40
City of Toronto, 6%, 1932–1939	7,000 00	7,200 80
City of Port Arthur, 5%, 1959	50,000 00	48,500 00
Canadian National Railways, 5%, 1969	25,000 00	24,875 00
Canadian National Railways, 5%, 1969	130,000 00	128,050 00
Canadian Pacific Railway (Collateral Trust), 5%, 1954	25,000 00	24,937 50
Province of Ontario, 5½%, 1942	25,000 00	26,135 00
Township of York, 5%, 1943–1947	50,035 43	49,034 72
Hydro-Electric Power Commission of Ontario, 6%, 1940	20,000 00	21,600 00
Grand Trunk Railways, 7%, 1940	25,000 00	27,875 00
Township of East York, 5½%, 1937	25,771 19	26,144 35
City of Toronto, 4%, 1948	37,960 00	34,327 23
Toronto Harbour Commission, 5%, 1953	20,000 00	20,694 00
Total	$1,907,082 96	$1,906,142 94

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICHIGAN

Principal Office in Canada, Sarnia

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.

Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets	$31,526,052
Ontario insurance in force (gross)	273,785
Canadian insurance in force (gross)	2,491,314
Total insurance in force (gross)	157,616,007

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$6,599
Premiums—Canada (net)	49,580
Premiums—Total (net)	4,484,908
Benefits Paid—Ontario (net)	3,629
Benefits Paid—Canada (net)	21,760
Total Benefits Paid (net)	2,048,642

THE ORDER OF UNITED COMMERCIAL TRAVELLERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Harry F. Moulden, Manitoba.

Chief or General Agent in Ontario.—E. H. Snider, 177 Main Street East, Hamilton.

Assets	$1,447,984
Ontario certificates in force (number)	1,388
Canadian certificates in force (number)	4,961
Total certificates in force (number)	106,130

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$15,690
Premiums—Canada (net)	56,271
Premiums—Total (net)	1,282,601
Benefits Paid—Ontario (net)	7,552
Benefits Paid—Canada (net)	41,650
Total Benefits Paid (net)	1,401,393

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*See note on page 1.

E

MUTUAL BENEFIT SOCIETIES

E

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1930

To which are appended statements of the auxiliary bodies lettered below as A, B, C and D

HEAD OFFICE, 229 COLLEGE STREET, TORONTO

Organized 27th July, 1855. Incorporated in Ontario 19th November, 1874

The Executive Officers of the Society at the 31st December, 1930, were as follows: N. J. M. Lockhart, Grand Master, St. Catharines; D. R. Harrison, Deputy Grand Master, Port Arthur; Rev. A. C. Cummer, Grand Warden, London; William Brooks, Grand Secretary, Toronto; P. T. Coupland, Grand Treasurer, St. Marys.

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1930, was 55,072.

The number ot deaths in the Society in 1930 was 686.

The amount of funeral benefits paid in 1930, in respect to deceased members was $63,687.63.

Total amount of funeral benefits paid in respect of deceased wives, $1,935.85.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1930 was 3,732.

The amount of benefits paid in 1930, in respect of sick members, $106,470.29.

The number of weeks sickness experienced in 1930 was 33,827. Amount paid for medical attendance and nursing during 1930, $19,488.49.

III. Assets

	Grand Body	Subordinate Bodies
Amount of real estate	$306,884 69	$1,508,454 67
Cash value of mortgages	2,650 00	
Amount of securities	83,740 37	1,373,437 28
Cash in hands of Grand Secretary and in banks	96 43	
Amount of cash in Dominion Bank	16,107 46	326,755 92
Cash in Canada Permanent Mortgage Company	1,852 18	
All other assets	42,867 46	666,000 25
Total Amount of Assets	$454,198 59	$3,874,648 12

IV. Liabilities

Sick benefits, funeral benefits, all other liabilities	$146,732 07	$52,705 94

V. Miscellaneous

Actions or proceedings instituted against the Society during 1930—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1930, and those of the Grand Lodge in March, 1930.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. Campbell, Toronto.

Section 13 of the Grand Lodge Constitution was amended at 1930 Session of Grand Lodge by making a re-grouping and naming of Committees.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

VI. Cash Receipts

Cash balance (Grand Lodge) from 1929 (not extended), $9,442.67.

	Grand Lodge	Subordinate Lodges
Cash received during 1930 from:		
Initiation fees, etc.		$30,160 92
Dues		368,119 20
Per capita tax and levies	$70,272 35	
Fines	102 00	
Supplies sold	10,845 95	
Interest and dividends	5,162 71	209,908 75
Premiums for guarantee	16 80	
All other sources	20,265 35	146,987 63
Cash received from sold or matured investments (not extended)	2,900 00	31,423 23
Total Receipts	$106,665 16	$755,176 50

VII. Cash Expenditure

(a) Expenses of Management

	Grand Lodge	Subordinate Bodies
Cash paid during 1930 for:		
Commission and organization expenses	$402 90	....
Per capita tax	150 20	....
Interest	748 20	....
Registration fee	10 00	....
Expenses of annual meeting	12,332 13	....
Rent, etc.	1,800 00	....
Supplies bought	8,489 02	....
Travelling expenses and appropriations to officers	2,405 97	....
Salaries, officers' and auditors' fees	7,021 16	....
Official Journal	1,299 82	....
Printing, stationery and advertising	672 84	....
Postage and express	785 98	....
Premiums	37 50	....
Other management expenses (detailed in memo.)	3,009 42	250,987 04
Total Expenses of Management	$39,164 94	$250,987 04

(b) Miscellaneous Expenditure

	Grand Lodge	Subordinate Bodies
Benefits to widows and orphans	....	$28,518 21
Funeral benefits	....	1,935 85
Sick benefits	....	106,470 29
Medical attendance and nursing	....	19,488 49
Gratuities—special relief	....	8,633 78
Special donation	441 00	....
Ontario Oddfellows' Home, maintenance account	61,172 80	....
All other	172 96	222,005 70
For investments (not extended), $128,727.44.		
Grand Total	$100,951 70	$673,208 78

(A) Abstract from the returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Totals
Number of members, 31st December, 1929	6,211	19,816	26,027
Admitted during 1930	278	1,240	1,518
Total	6,489	21,056	27,545
Deduct (withdrawn or cancelled)	681	1,520	2,201
Membership 31st December, 1930	5,808	19,536	25,344

Receipts

Dues	$45,991 34
Initiations	6,562 90
Rents, etc.	1,691 71
Miscellaneous	33,631 64
Total	$87,877 59

Expenditure for Relief Only

Relief of members	$1,163 84
Relief of widowed families	33 00
Special relief	1,175 78
I.O.O.F. Home	706 44
Orphans	58 15
Total	$3,137 21

Miscellaneous

Expenses, lodges		$90,197 50
Invested funds of Rebekah Lodges		73,603 82
Cash on hand, Rebekah Lodges		51,280 31
Working expenses of Assembly		20,370 78
Cash in Assembly funds		2,464 24
Dominion Government bonds		10,000 00
Number of lodges	245	

(B) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1930

Number of members as from last report	9,314
Initiated during the year ending 31st December, 1930	261
Admitted by card during the year ending 31st December, 1930	16
Reinstated during the year ending 31st December, 1930	13
Total	9,604

Deductions:		
Withdrawn by card	61	
Suspended by non-payment of dues	324	
Suspended from Subordinate Lodge	76	
Deceased	100	
		561
Net Membership, 31st December, 1930		9,043
Number of patriarchs relieved in 1930		315
Number of weeks for which benefits were paid		2,542
Amount paid for burying the dead in 1930		$559 00
Amount paid for relief of patriarchs (sick benefits)		3,869 32
Amount paid for special relief in 1930		318 43
Relief of widowed families		85 00
Total Amount of Relief Paid		$4,831 75
Receipts from all sources		$25,281 33
Working expenses of subordinate encampments		22,470 37
Cash assets		$19,123 42
Invested in mortgages and securities		52,466 18
Invested in buildings and lands		5,380 26
Invested in furniture and regalia		22,609 54
All other assets		13,095 48
Total Funds of Subordinate Encampments, 31st December, 1930		$100,819 79

(C) The Oddfellow's Funeral Aid Association of the Counties of Lincoln and Welland

Number of members who died in 1930	7
Number of members, 31st December, 1930	540
Amount of cash received during the year 1930	$1,704 61
Amount of expenses in management in 1930	288 73
Amount paid funeral claims	875 00
Amount on hand, 31st December, 1930	1,982 85
Amount of bonds	8,500 00

(D) Department of Ontario, P.M., I.O.O.F.

Number of Cantons	16		
Number of members, last report		722	
Mustered during year		35	
Admitted on honourable discharge papers		1	
Reinstated		2	
Total			760
From which deduct:			
Withdrawn by honourable discharge papers		8	
Deceased		7	
Suspended during year		62	
Total			77
Total Membership, 31st December, 1930			683
Net Decrease for the year			39

Assets

Cash balance on hand, last report	$159 00
Receipts from grants and per capita taxes	988 50
Receipts from badges, jewels, etc.	754 00
Receipts from commissions and supplies	280 36
Total	$2,181 86

Disbursements

Department sundries	$1,245 30
Badges and jewels	374 69
S.G.L. supplies	183 40
Total	$1,803 39
Cash Balance, 31st December, 1930	$378 47

Short Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s E. M. W. A.			1,000 00	738 40		1,738 40			
Army and Navy Veterans, Hamilton			1,000 00	796 37	5,163 19	6,959 56		30 30	30 30
Army and Navy Veterans, Toronto			4,000 00	940 27	75 65	5,015 92			
Beaver Sick and Funeral Benefit Club				278 21		278 21			
Brantford Carriage Relief Association				730 06		730 06	51 25		51 25
Brantford Hungarian Mutual Benefit Society				2,638 27		2,638 27			
Brown Bros. Employees' Benefit Society			200 00	544 86		744 86			
Brunner Mond Mutual Benefit Society			4,120 00	2,274 57	211 85	6,606 42			
Canada Cycle and Motor E. M. B. S.				867 92		867 92	35 00		35 00
Canada Furniture Manufacturers, Ltd., E. B. S.				34 90		34 90	9 25		9 25
Canadian Acme Screw and Gear E. M. B. S.				1,027 10		1,027 10			
Canadian Allis-Chalmers E. M. B. S.				1,612 15		1,612 15			
Canadian Executive Board, Amalgamated Society of Carpenters and Joiners			6,000 00	14,441 88		20,441 88			
Canadian General Electric, Ward Street Works				1,379 05		1,379 05			
Canadian Hebrew Benevolent Society	2,000 00		3,466 31	1,947 34		7,413 65			
Canadian Hungarian Mutual Benefit Federation				3,581 14		3,581 14	352 00	194 00	546 00
Canadian National Expressmen's M. B. Association			7,000 00	5,268 67	319 00	12,587 67			
Canadian Order of Rechabites		27,300 00	3,000 00	3,475 85	234 86	34,010 71			
Canadian Pacific Expressmen's S. B. A.			1,989 50	7,207 58		9,197 08			
Cobban Mfg. Company's, E. M. B. S.				150 00		150 00			
Cockshutt Plow Co. Relief Association				30 34		30 34		75 00	75 00
Consumers' Gas Co.'s E. M. B. S.				483 51		483 51			
Czenstochower Aid Society			7,700 00	1,445 34		9,145 34			
Daughters of England Benefit Society		8,775 00	25,640 21	41,987 81	37,969 71	114,372 73			
Dominion Forge and Stamping Co. E. M. B. A.				2,514 41		2,514 41			
Dunlop Tire and Rubber Goods E. M. B. S.				1,237 71		1,237 71			
Emps. Prot. League of the Seaman, Kent Company, Ltd.				386 55		386 55			
Engineers Mutual Benefit Fund				1,982 03		1,982 03			
Evening Telegram E. B. Society				549 66		549 66			
Globe Printing Co. E. B. Society				830 74		830 74			
*Goodyear Relief Association									
Goold, Shapley & Muir E. Relief Association				348 34		348 34			
Grand Order of Israel	5,300 00			1,425 40		6,725 40	200 00		200 00
B. Greening Wire Co. E. B. S.				126 88		126 88			
W. & J. G. Greey's E. M. S. B. S.				96 76		96 76			
Gutta Percha and Rubber Manufacturing Co. of Toronto, Ltd., E. S. B. Society			1,000 00	780 98		1,780 98	118 00		118 00
H. A. Mutual Benefit Association				2,812 48	293 40	3,105 88			
Hamilton St. Stanislaus M. B. S.			300 00	2,196 61		2,496 61			
Hebrew Friendly Society	2,000 00				524 26	2,524 26			
Hebrew Sick Benefit Society	17,772 72			689 02	1,629 25	20,090 99		5,850 00	5,850 00
Heintzman & Co's E. B. S.				299 97		299 97			
Hibernians, Ancient Order of			20,000 00	13,310 66		33,310 66			
Imperial Varnish and Colour S. B. S.				203 13		203 13			
Irish Catholic Benevolent Union				1,342 24		1,342 24			

Italian Brotherly M. B. S.				456 64		456 64			
Italian M.B. S. of Port Arthur				649 84		649 84			
Italo-Canadese Benevolent Society				1,789 10		1,789 10			
Judean Benevolent and Friendly Society	3,475 00	2,150 00		9,149 26		14,774 26	20 00		20 00
Kieltzer Sick B. S. of Toronto	1,500 00		4,000 00	2,838 95		8,338 95			
Knights of Pythias, Grand Lodge				81,336 38	35,482 02	116,818 40			
Labour League M. B. Society	2,600 00			1,666 37	721 00	4,987 37		120 15	120 15
Leaside Mutual Aid Society				932 77		932 77			
Linitzer Sick Benefit Society	3,700 60			4,115 06	544 39	8,360 05			
Loyal Orange Young Britons				968 03		968 03			
Loyal Order of Moose			15,933 74	29,466 96		45,400 70			
Loyal True Blue Association				4,484 58	1,200 00	5,684 58			
MacLean Publishing Co. Mech. Div., Mutual Benefit Assn				2,911 35		2,911 35			
Massey-Harris Bain Works E. M. B. A.				396 77		396 77			
Massey-Harris Brantford E. B. A.				2,537 09		2,537 09			
Massey-Harris Toronto E. M. B. S.				3,077 27		3,077 27			
Mozirer Sick Benefit Society	9,075 00		125 00	5,980 00	785 15	15,965 15		80 04	80 04
Mutual Masonic Compact				589 09		589 09			
National Cash Register Co. E. B. S.			1,000 00	283 15		1,283 15			
National Iron Works E. M. B. S.				327 95		327 95			
Oddfellows, Manchester Unity		97,125 00	4,451 81	33,320 13		134,896 94			
Orange Grand Lodge, Ontario West			8,000 00	38,833 13		46,833 13			
Order of Sons of Italy of Ontario				209 67		209 67	200 00		200 00
Ostrowetz Independent M. B. S.	1,400 00			1,667 52		3,067 52			
Ottawa Hebrew Benefit Society			500 00	1,405 91	555 00	2,460 91			
Ottawa Typographical Union No. 102				464 55		464 55			
Polish Alliance Friendly Society				4,487 06	27 63	4,514 69			
Polish Veterans M.B.S.				525 79		525 79			
Postal Benefit Association of Toronto				963 96		963 96			
Pride of Israel Sick Benefit Society			16,000 00	6,694 26	1,000 00	23,694 26	500 00		500 00
Wm. Rogers Mfg. Co. Welfare Society					763 94	763 94			
Ryerson Press Benefit Society				2,322 66		2,322 66			
Sawyer-Massey Co., Ltd., E. M. B. S.			700 00	1,365 76		2,065 76			
Simons, Ltd., E. M. B. S.				1,204 81		1,204 81			
Slingsby Mfg. Co., Ltd., E. S. B. A.				677 64		677 64			
Societa Figli d'Italia Di Mituo Soccorso St. Antonia		5,650 00				5,650 00			
Societe Italiana Di M. S. Guglielmo Marconi	1,800 00			4,480 26		6,280 26			
Societa Di M. S. Racalmutese			1,695 04			1,695 04			
Societa Di M. S. La Trinacria Di Toronto				3,169 19		3,169 19			
Sons and Daughters of Canadian Lithuanian M. B. S.				3,466 56		3,466 56			
Sons and Daughters of Ireland Protestant Association			7,751 31	8,578 17	589 97	16,919 45			
Sons of Jacob Benevolent Society			8,000 00	4,938 81	4,347 50	17,286 31	14 00	751 41	765 41
St. Albert Friendly Society				2,128 22		2,128 22		45 00	45 00
St. Boniface Benefit Society				4,753 17		4,753 17			
St. David's Mutual Benefit Society				1,888 59		1,888 59			
St. Joseph' Aid Society (Formosa)			800 00	1,261 17		2,061 17			
Star of Italy M. Aid and Benefit Society	7,500 00			1,019 78		8,519 78		1,740 00	1,740 00
Star Mutual Benefit Society				1,193 03		1,193 03			
Theatrical M. Association of Hamilton		1,500 00		557 77		2,057 77	45 00		45 00
Theatrical M. Association of Toronto			29,134 00	1,826 47		30,960 47			
Toronto Civic Employees Benefit Association				3,734 92		3,734 92			
Toronto Hebrew Benevolent Society	5,100 00		1,400 00	8,294 02		14,794 02			
Toronto Hydro-Electric System E. M. B. S.				995 95		995 95			
Toronto Independent Benevolent Association	2,000 00		500 00	2,993 32		5,493 32			
Toronto Musical Protective Association	24,300 00		63,000 00	11,580 85	1,710 00	100,590 85		201 00	201 00
Toronto Railway Employee's Union and Benefit Society	10,000 00			2,929 91		12,929 91			
Toronto Typographical Union No. 91			2,500 00	809 00		3,309 00			
Transportation Club of Toronto			948 27	2,550 73		3,499 00			

Short Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ulga Mutual Benefit Society	....	....	....	880 07	....	880 07	....	....	....
Union of Ukranian Brotherhoods	....	....	....	....	5,224 93	5,224 93	....	....	....
Verity Plow Co. Relief Association	....	....	1,000 00	1,067 55	....	2,067 55	....	....	....
Warsaw Lodzer Mutual Benefit Society	300 00	....	....	214 94	....	514 94	....	....	....
Warshaver Mutual Benefit Society	....	....	....	510 61	....	510 61	....	....	....
Willys-Overland E. M. B. S.	....	....	2,000 00	1,778 93	....	3,778 93	....	....	....
Young Men's Hebrew Association	760 27	4,225 00	150 00	....	1,891 66	7,026 93	....	....	....
Zion Benevolent Society	5,000 00	....	5,029 98	1,974 77	....	12,004 75	....	....	....
Totals	105,583 59	146,725 00	261,035 17	452,691 38	101,264 36	1,067,299 50	1,544 50	9,086 90	10,631 40

*Reincorporated as an "Employees' Mutual Benefit Society" under Section 301 Companies Act, Part XVI, Letters Patent dated 4th of September, 1930.

Short Name of Society	EXPERIENCE				INCOME				
	Number of members reported at 31st December, 1930	Number of members who died during 1930 (†Members' children; **Members' wives; ††Members' parents)	Number of members sick during 1930	Number of weeks' sickness during 1930	Assessments, dues and fees	Interest	All other	Total	Received from investment
					$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s M.W.A.	93	1	6	9	$424 45	$58 52	$46 50	529 47	
Army and Navy Veterans, Hamilton	328	4			1,308 41	65 52	2,108 34	3,482 27	
Army and Navy Veterans, Toronto	210	5			508 08	116 65	257 82	882 55	
Beaver Sick and Funeral Benefit Club	250	**3 1	35	136 2/7	1,807 25			1,807 25	
Brantford Carriage Relief Association	165	2	28	107	1,285 75	18 12	100 00	1,403 87	
Brantford Hungarian Mutual Benefit Society	151	1	54	175	2,326 25	86 05	7 75	2,420 05	
Brown Bros. Employees Benefit Society	70		12	61 4/7	199 25	29 21	175 00	403 46	
Brunner Mond Mutual Benefit Society	143	1	35	195	2,791 40	276 38		3,067 78	
Canada Cycle & Motor E.M.B.S.	243	2	83	252	2,796 00			2,796 00	
Canada Furniture Mfrs., Ltd., E.B.S.	50		8	41	278 50	2 28		280 78	
Canadian Acme Screw & Gear E.M.B.S.	345	1	343	386	3,055 50	47 90		3,103 40	
Canadian Allis-Chambers E.M.B.S.	971	8	201	395	6,068 50	44 80		6,113 30	
Canadian Exec. Board, Amal. Soc. of Carpenters & Joiners	2,922	5			4,600 00	408 89		5,008 89	
Canadian General Electric, Ward St. Works	380	2	60	169 6/7	1,430 65	40 44		1,471 09	
Canadian Hebrew Benevolent Society	199		8	35	3,853 45	197 09	23 40	4,073 94	
Canadian Hungarian M.B. Federation	1,075		347	1,585	20,534 60	64 46	571 26	21,170 32	
Canadian National Expressmen's M.B. Association	1,291	10	181	741	7,700 00	455 96		8,155 96	
Canadian Order of Rechabites	702	1	51	205	6,633 61	1,695 66	945 70	9,274 97	1,100 00
Canadian Pacific Expressmen's S.B.A.	1,597	12	250	1,077	10,811 50	228 55		11,040 05	
Cobban Mfg. Company's Employees M.B.S.	75	1	12		420 50	5 50		426 00	
Cochshutt Plow Co. Relief Association	385	8	67	642	2,084 25	99 00	2,035 75	4,219 00	
Consumers' Gas Co.'s E.M.B.S.	626	7	101	513	4,504 85		500 00	5,004 85	
Czenstochower Aid Society	245	1	20		5,548 17	284 35	301 00	6,133 52	
Daughters of England Benefit Society	7,676	40	561	2,489	40,908 01	2,735 64	5,804 37	49,448 02	75 00
Dominion Forge & Stamping Co. E.M.B.A.	173	1	44	163	3,053 15	42 13	2 56	3,097 84	
Dunlop Tire & Rubber Goods E.M.B.S.	510	2	111	255	3,207 75	27 37	200 00	3,435 12	
Emps. Protective League of the Seaman, Kent Co., Ltd.	109		22	79	306 20	11 11		317 31	
Engineers' Mutual Benefit Fund	250	1	4	21 5/7	668 20	65 34		733 54	
Evening Telegram E.B. Society	154	1	30	95	1,069 22	39 28		1,108 50	
Globe Printing Co. E.B. Society	132	1	19	93	775 50		182 80	958 30	
*Goodyear Relief Association									
Goold, Shapley & Muir E. Relief Association	77		9	40	229 50	8 46	80	238 76	
Grand Order of Israel	300	1	12	32	2,077 79			2,077 79	
B. Greening Wire Co. E.B.S.	295	3	32	146	644 70		214 92	859 62	
W. & J. G. Greey's E.M.S.B.S.	43		11	31	138 68	2 44		141 12	
Gutta Percha & Rubber Mfg. Co of Toronto, Ltd., E.B.S.S.	1,171	6	202	606	4,015 25	71 67	118 00	4,204 92	
H.A. Mutual Benefit Association	1,440	6	480	700	10,961 95	124 85	991 80	12,078 60	
Hamilton St. Stanislaus M.B.S.	80		14	61	481 50	74 01	358 40	913 91	
Hebrew Friendly Society	120		11	32	822 70		1,815 10	2,637 80	
Hebrew Sick Benefit Society	173	1	16	52	2,790 31		2,840 72	5,631 03	
Heintzman & Co.'s E.B.S.	100	1	9	57	396 20	6 55		402 75	

Short Name of Society	EXPERIENCE				INCOME				
	Number of members reported at 31st December, 1930	Number of members who died during 1930 (†Members' children; xxMembers' wives; ††Members' parents)	Number of members sick during 1930	Number of weeks' sickness during 1930	Assessments, dues and fees	Interest	All other	Total	Received from investment
					$ c.	$ c.	$ c.	$ c	$ c.
Hibernians, Ancient Order of	297	14	27	163	4,597 75	1,519 26	18 15	6,135 16	......
Imperial Varnish & Color S.B.S.	93	......	10	36 5/6	155 45	9 22	......	162 67	......
Irish Catholic Benevolent Union	48	2	6	45	587 20	38 19	53 00	678 39	......
Italian Brotherly M. B. S.	118	......	21	94 3/7	1,230 33	15 44	136 20	1,381 97	......
Italian M. B. S. of Port Arthur	100	......	3	......	821 70	......	447 55	1,269 25	......
Italo-Canadese Benevolent Society	256	2	85	300	3,175 75	18 50	......	3,194 25	......
Judean Benevolent & Friendly Society	328	1	52	216	5,006 20	276 06	391 05	5,673 31	......
Kieltzer Sick Benefit Society of Toronto	242	3	20	51	4,798 09	228 00	258 00	5,284 09	......
Knights of Pythias, Grand Lodge	4,903	44	253	1,787	37,925 69	3,226 16	9,283 86	50,435 71	3,356 20
Labour League M. B. Society	232	1	46	156	6,808 43	......	1,896 12	8,704 55	......
Leaside Mutual Aid Society	177	1	31	66 2/7	1,038 00	13 88	13 00	1,064 88	......
Linitzer Sick Benefit Society	175	3	10	28	1,895 15	98 70	1,899 03	3,892 88	......
Loyal Orange Young Britons	149	......	2	9	55 54	14 12	......	69 66	......
Loyal Order of Moose	9,123	49	1,670	......	41,801 78	1,283 63	960 89	44,046 30	......
Loyal True Blue Association	8,742	84	......	......	1,772 89	120 09	3,681 32	5,574 30	......
MacLean Publishing Co., Mech. Division, M. B. Ass'n	226	......	59	121	1,588 97	65 99	810 25	2,465 21	......
Massey-Harris Bain Works E. M. B. A.	35	1	16	91 5/6	237 25	11 86	215 25	464 36	......
Massey-Harris Brantford E. B. A.	275	5	88	280	1,461 11	43 56	1,214 00	2,718 67	......
Massey-Harris Toronto E. M. B. S.	1,000	5	172	715 1/6	2,509 70	81 60	2,389 25	4,980 55	......
Mozirer Sick Benefit Society	195	2	20	68	2,825 54	......	3,405 39	6,230 93	......
Mutual Masonic Compact	221	3	......	......	431 15	13 95	......	445 10	......
National Cash Register Co. E. B. S.	99	1	27	63 1/2	570 85	59 14	......	629 99	......
National Iron Works E.M.B.S.	185	1	85	814 1/2	731 00	......	......	731 00	......
Oddfellows, Manchester Unity	2,081	**7 8	406	2,133 4/7	31,233 02	7,153 64	11,702 82	50,089 48	6,662 56
Orange Grand Lodge, Ontario West	30,961	344	......	......	44,705 72	950 36	848 05	46,504 13	......
Order of Sons of Italy of Ontario	172	......	......	......	1,953 31	......	......	1,953 31	......
Ostrowetz Independent M. B. S.	85	......	7	30	1,545 62	40 00	66 00	1,651 62	......
Ottawa Hebrew Benefit Society	165	......	3	18	747 00	65 32	386 29	1,198 61	......
Ottawa Typographical Union No. 102	309	3	43	......	1,971 55	......	16 00	1,987 55	......
Polish Alliance Friendly Society	597	1	59	175	2,692 45	39 24	545 06	3,276 75	......
Polish Veterans M. B. S.	82	......	2	9	571 00	5 60	396 66	973 26	......
Postal Benefit Association of Toronto	264	1	......	......	580 50	15 20	129 25	724 95	......
Pride of Israel Sick Benefit Society	573	6	32	260 4/7	8,483 96	946 22	5,316 01	14,746 19	......
Wm. Rogers Mfg. Co. Welfare Society	96	1	25	61 4/6	398 25	16 21	102 07	516 53	......
Ryerson Press Benefit Society	325	2	87	299	1,598 05	......	1,578 80	3,176 85	......
Sawyer-Massey Co., Ltd., E. M. B. S.	159	......	56	199	724 50	77 18	252 00	1,053 68	......
Simmons, Ltd., E. M. B. S.	95	......	15	45	1,192 00	15 87	......	1,207 87	......
Slingsby Mfg. Co., Ltd., E. S. B. A.	200	......	15	87 2/6	527 50	21 69	......	549 19	......
Societa Figli d'Italia Di Mutuo Soccorso St. Antonio	114	1	9	93 1/2	688 00	315 46	38 00	1,041 46	......
Societa Italiana Di M. S. Guglielmo Marconi	171	1	28	191 1/2	1,965 25	......	257 02	2,222 27	......
Societa Di M. S. Racalmutese	99	1	18	78	1,016 50	49 49	23 00	1,088 99	......

Societa Di M. S. La Trinacria Di Toronto	165	4	25	180	2,418 35	106 87	116 65	2,641 87	
Sons and Daughters of Canadian Lithuanian M. B. S.	259	2	42	242	2,336 08	95 21	233 57	2,664 86	
Sons and Daughters of Ireland Protestant Association	1,084	7	6	31	4,652 07	551 89	123 82	5,327 78	1,425 05
Sons of Jacob Benevolent Society	348	**2 2	15	50	5,684 05	428 08	2,219 15	8,331 28	
St. Albert Friendly Society	74	1			158 60	10 28	94 77	263 65	
St. Boniface Benefit Society	286	5	39	206	1,207 75	235 10	5 50	1,448 35	
St. David's Mutual Benefit Society	274	4	56	209 1/6	1,974 55	40 03	386 85	2,401 43	
St. Joseph's Aid Society (Formosa)	85		16	90	216 50	66 74		283 24	
Star of Italy Mutual Aid and Benefit Society	93		13	125	1,043 00	12 10	1,180 37	2,235 47	
Star Mutual Benefit Society	235		37	118	1,184 63	34 15	1,116 00	2,334 78	
Theatrical Mutual Association of Hamilton	89	1	8	50	322 45	166 72	18 54	507 71	
Theatrical Mutual Association of Toronto	137	1	10	53	982 50	1,593 50		2,576 00	
Toronto Civic Employees' Benefit Association	434	6	68	266	1,883 40	81 27	516 50	2,481 17	
Toronto Hebrew Benevolent Society	264	3	24	143 1/2	5,008 79	377 53	125 00	5,511 32	
Toronto Hydro-Electric System E. M. B. S.	751	10	190	530 5/6	5,897 50	15 32		5,912 82	
Toronto Independent Benevolent Association	107	1	11	56	577 81	55 27	1,342 51	1,975 59	
Toronto Musical Protective Association	1,477	13	36	214	12,992 55	3,509 14	789 50	17,291 19	
Toronto Railway Employees' Union and B. S.	2,605	23	296	776	10,800 00		17,675 00	28,475 00	
Toronto Typrographical Union No. 91	1,172	15	100	560	4,129 73	260 63		4,390 36	
Transportation Club of Toronto	420	5			2,435 25	124 18	1,952 94	4,512 37	
Ulga Mutual Benefit Society	133		21	74	911 85			911 85	
Union of Ukranian Brotherhoods	302	2	42	159½	1,051 03	82 07	32 55	1,165 65	
Verity Plow Co. Relief Association	150	**1 1	73	296 2/3	985 50	50 00	799 42	1,834 92	
Warsaw Lodzer Mutual Benefit Society	80		3	3	806 55	2 36	355 14	1,164 05	
Warshaver Mutual Benefit Society	45		2	15	837 99			837 99	
Willys-Overland E. M. B. S.	600		298	444	3,104 00	141 33		3,245 33	
Young Men's Hebrew Association	195		14	58	2,824 21	331 86		3,156 07	
Zion Benevolent Society	195	**2	14	41	3,199 66	292 79	313 75	3,806 20	
Totals	101,145	834 **15	8,456	25,408 1/2	467,763 58	32,945 43	97,728 86	598,437 87	12,618 81

*Reincorporated as an "Employees' Mutual Benefit Society" under Section 301, Companies Act, Part XVI. Letters Patent dated 4th of September, 1930.

Short Name of Society	EXPENDITURE							
	Expenses of management	Amount paid for funeral benefits during 1930	Amount paid for sick benefits during 1930	Amount paid for medical attendance during 1930	Amount paid for special relief during 1930	All other	Total	Paid for investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	c.
American Watch Case Co's E. M. W. A.	69 58	150 00	77 70			40 00	337 28	
Army and Navy Veterans, Hamilton	819 60	400 00		390 75	660 64	1,050 72	3,321 71	
Army and Navy Veterans, Toronto	616 20	250 00			67 00	25 00	958 20	2,020 40
Beaver Sick and Funeral Benefit Club	127 54	250 00	601 30			48 75	1,027 59	718 00
Brantford Carriage Relief Association	49 16	200 00	765 00				1,014 16	
Brantford Hungarian Mutual Benefit Society	381 10	100 00	1,538 36				2,019 46	
Brown Bros. Employees' Benefit Society	16 87		431 97				448 84	
Brunner Mond Mutual Benefit Society	347 68	200 00	1,955 61	1,917 50		4 70	4,425 49	
Canada Cycle and Motor E. M. B. S.	195 50	60 00	1,258 93	895 00	81 00	301 10	2,791 53	
Canada Furniture Manufacturers, Ltd., E. B. S.	58 25		115 50	220 31			394 06	
Canadian Acme Screw and Gear E. M. B. S.	576 38	50 00	2,262 20	1,932 00		60	4,821 18	
Canadian Allis-Chalmers, E. M. B. S.	457 15	800 00	2,375 78	1,458 00	928 00		6,018 93	
Canadian Executive Board, Amalgamated Society of Carpenters & Joiners	4,972 20						4,972 20	
Canadian General Electric, Ward Street Works	64 50	150 00	711 06	615 00			1,540 56	
Canadian Hebrew Benevolent Society	1,170 68		280 00	891 50		1,354 75	3,696 93	
Canadian Hungarian Mutual Benefit Federation	4,186 34		15,361 00			1,379 00	20,926 34	
Canadian National Expressmen's Mutual Benefit Association	754 88	2,000 00	4,446 01				7,200 89	
Canadian Order of Rechabites	1,590 45	702 93	3,065 24	776 45		137 69	6,272 76	
Canadian Pacific Expressmen's S. B. A.	778 87	1,800 00	7,540 00				10,118 87	
Cobban Manufacturing Company's Employees M. B. S.	35 00	50 00	188 00			153 00	426 00	
Cockshutt Plow Co. Relief Association	275 93	800 00	3,829 50				4,905 43	
Consumers' Gas Co's E. M. B. S.	162 09	1,092 00	2,569 41	1,242 49			5,065 99	
Czenstochower Aid Society	1,271 75	55 00	1,428 00	1,092 65	780 00	280 75	4,908 15	
Daughters of England Benefit Society	26,924 55	1,920 00	6,423 69	11,164 46		2,172 72	48,605 42	
Dominion Forge and Stamping Co. E. M. B. A.	28 27		1,845 00			1,151 39	3,024 66	
Dunlop Tire and Rubber Goods E. M. B. S.	498 47	200 00	1,530 19	802 50			3,031 16	
Emps. Protective League of the Seaman, Kent Company, Limited	41 00		403 28				444 28	
Engineers Mutual Benefit Fund	120 54	125 00	130 25				375 79	
Evening Telegram E. B. Society	117 25	100 00	570 00				787 25	
Globe Printing Co. E. B. Society	414 05	100 00	568 00				1,082 05	
*Goodyear Relief Association								
Goold, Shapley & Muir E. Relief A.	44 30		161 02				205 32	
Grand Order of Israel	680 30		192 00	115 50			987 80	
B. Greening Wire Co. E. B. S.	91 22	120 00	711 68				922 90	
W. & J. G. Greey's E. M. S. B. S.	40 00		125 51				165 51	
Gutta Percha & Rubber Mfg. Co. of Toronto, Ltd., E. S. B. Society	205 60	900 00	3,032 30			36 00	4,173 90	
H. A. Mutual Benefit Association	449 58	600 00	5,928 69	3,013 56		2,694 23	12,686 06	
Hamilton St. Stanislaus M. B. S.	29 15	40 00	305 00	3 00	42 00		419 15	
Hebrew Friendly Society	579 40	15 00	267 70	735 70	227 80	290 96	2,116 56	
Hebrew Sick Benefit Society	3,305 58	237 00	420 00	994 30	267 05	105 10	5,329 03	232 75
Heintzman & Co. E. B. S.	40 00	50 00	270 00				360 00	
Hibernians, Ancient Order of	1,697 61	2,800 00	815 00	270 00		1,346 56	6,929 17	
Imperial Varnish and Colour S. B. S.	51 00		171 18			1 05	223 23	
Irish Catholic Benevolent Union	244 25	200 00	206 00	91 25		140 00	881 50	
Italian Brotherly M. B. S.	954 05		661 00	145 50			1,760 55	
Italian M. B. S. of Port Arthur	550 41		16 00		2 00	51 00	619 41	
Italo-Canadese Benevolent Society	383 65	766 00	2,126 78	383 00			3,659 43	

Judean Benevolent and Friendly Society	2,329 07	280 00	1,326 10	695 38	303 00	18 00	4,951 55	
Kieltzer Sick Benefit Society of Toronto	1,017 61	457 00	459 00	1,269 23	338 00		3,540 84	4,000 00
Knights of Pythias, Grand Lodge	35,300 90	1,790 00	7,014 70	2,091 25	1,679 99	763 45	48,640 29	1,438 00
Labour League Mutual Benefit Society	3,577 14	12 00	1,249 05	926 08	110 75	2,068 70	7,943 72	225 00
Leaside Mutual Aid Society	128 79		464 00				592 79	
Linitzer Sick Benefit Society	878 68	123 50	224 00	745 00	160 00	450 50	2,581 68	
Loyal Orange Young Britons	24 00		27 00				51 00	
Loyal Order of Moose		4,950 00	32,908 25	1,017 71			38,875 96	2,021 29
Loyal True Blue Association	3,462 56	1,895 28					5,357 84	
MacLean Publishing Co., Mech. Division, Mutual Benefit Association	16 28		1,620 50				1,636 78	
Massey-Harris Bain Works E. M. B. A.	84 60		529 00			8 00	621 60	
Massey-Harris Brantford E. B. A.	283 90	500 00	2,515 75			50 00	3,349 65	
Massey-Harris Toronto E. M. B. S.	882 80	1,110 00	3,665 00			259 00	5,916 80	
Mozirer Sick Benefit Society	4,056 20		412 00	1,288 90	599 40	888 00	7,244 50	
Mutual Masonic Compact	121 20	300 00					421 20	
National Cash Register Co. E. B. S.	62 00	100 00	630 56				792 56	
National Iron Works E. M. B. S.	40 00	30 00	814 55				884 55	
Oddfellows, Manchester Unity	8,678 17	5,211 23	15,567 35	3,574 53		7,348 15	40,379 43	12,523 75
Orange Grand Lodge, Ontario West	48,970 40					2,673 30	51,643 70	
Order of Sons of Italy of Ontario	226 15	200 00	1,113 32	332 68			1,872 15	
Ostrowetz Independent M. B. S.	412 74	65 00	364 50	450 00			1,292 24	
Ottawa Hebrew Benefit Society	657 62		72 00	116 50			846 12	
Ottawa Typographical Union No. 102	2,090 00						2,090 00	
Polish Alliance Friendly Society	886 12	100 00	1,154 45		84 50		2,225 07	
Polish Veterans M. B. S.	352 72		50 00			44 25	446 97	
Postal Benefit Association of Toronto	114 08	150 00					264 08	
Pride of Israel Sick Benefit Society	3,769 33	923 00	1,564 00	2,908 00	2,521 85	4,885 05	16,571 23	
Wm. Rogers Mfg. Co. Welfare Society	36 82	100 00	341 36				478 18	
Ryerson Press Benefit Society	45 92	400 00	2,574 27	3 00			3,023 19	
Sawyer-Massey Co., Ltd., E. M. B. S.	160 00		986 75				1,146 75	
Simmons, Ltd., E. M. B. S.	89 55		451 43			288 75	829 73	
Slingsby Mfg. C., Ltd., E. S. B. S.	147 55		435 84				583 39	
Societa Figli d'Italia Di Mutuo Soccorso St. Antonia	153 50	120 00	217 10			25 00	515 60	
Societa Italiana Di M. S. Guglielmo Marconi	302 16	200 00	1,149 00	365 50		69 75	2,026 41	
Societa Di M. S. Racalmutese	187 48	124 00	390 00	195 00	33 00	100 00	1,029 48	
Societa Di M. S. La Trinacria Di Toronto	549 10	600 00	900 00	328 00		1,063 00	3,440 10	
Sons and Daughters of Canadian Lithuanian M. B. S.	225 12	198 00	1,760 50	3 00	40 50	7 50	2,234 62	
Sons and Daughters of Ireland Protestant Association	474 33	700 00					1,174 33	
Sons of Jacob Benevolent Society	1,056 32	551 50	409 70	1,498 70	691 00		4,207 22	2,927 42
St. Albert Friendly Society	56 60	100 00			24 00	5 00	185 60	
St. Boniface Benefit Society	179 70	150 00	1,030 40			9 55	1,369 65	
St. David's Mutual Benefit Society	220 96	300 00	1,195 74	290 45		296 06	2,303 21	
St. Joseph's Aid Society (Formosa)	34 50	308 00					342 50	5 00
Star of Italy Mutual Aid and Benefit Society	686 09		829 27	225 50		168 75	1,909 61	
Star Mutual Benefit Society	93 00		2,484 00				2,577 00	
Theatrical M. Association of Hamilton	298 02	50 00		132 75		314 65	795 42	15 00
Theatrical M. Association of Toronto	651 52	250 00	377 00	205 50	30 00	2,247 03	3,761 05	
Toronto Civic Employees' Benefit Association	953 04	900 00	910 00	363 60			3,126 64	
Toronto Hebrew Benevolent Society	845 00	459 00	1,148 00	1,199 75		1,600 40	5,252 15	
Toronto Hydro-Electric System E. M. B. S.	471 87	2,000 00	3,185 00			190 00	5,846 87	
Toronto Independent Benevolent Association	263 32		336 00	347 55	135 00	1,177 14	2,259 01	
Toronto Musical Protective Association	10,169 92	688 00	642 00			2,192 53	13,692 45	33,067 32
Toronto Railway Employees' Union and B. S.		17,675 00	7,760 50	1,515 00			26,950 50	
Toronto Typographical Union No. 91	248 68	750 00	3,360 00			115 70	4,474 38	
Transportation Club of Toronto	3,289 11	500 00					3,789 11	
Ulga Mutual Benefit Society	165 85		740 00	6 00			911 85	
Union of Ukranian Brotherhoods	262 45	150 00	956 00	222 50		225 00	1,815 95	
Verity Plow Co. Relief Association	215 54	90 00	1,608 17				1,913 71	952 25

Short Name of Society	EXPENDITURE							
	Expenses of management	Amount paid for funeral benefits during 1930	Amount paid for sick benefits during 1930	Amount paid for medical attendance during 1930	Amount paid for special relief during 1930	All othe	Total	Paid for investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Warsaw Lodzer Mutual Benefit Society	905 18	....	18 00	132 50	....	50 00	1,105 68	....
Warshaver Mutual Benefit Society	373 59	....	100 00	300 00	....	....	773 59	....
Willys-Overland E. M. B. S.	180 00	....	3,137 20	....	....	....	3,317 20	....
Young Men's Hebrew Association	812 47	....	464 50	670 00	204 25	....	2,151 22	....
Zion Benevolent Society	3,183 72	312 25	374 00	461 50	147 40	....	4,478 87	....
Totals	202,878 97	63,155 69	191,697 65	52,971 48	10,158 13	42,367 28	563,229 20	60,146 18

*Reincorporated as an "Employees' Mutual Benefit Society" under Section 301, Companies Act, Part XVI. Letters Patent dated 4th September, 1930.

Name of Society	When organ-ized or incor-porated	Head Office	Name of President	Name of Secretary	Address
American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	W. G. Gallinger	H. D. Woodcroft	Toronto.
Army and Navy Veterans, Toronto	1888	Toronto	Edward Nicholson	Thos. M. Burn	Toronto.
Army and Navy Veterans, Hamilton	1897	Hamilton	Ernest Smith	Wm. C. Wardley	Hamilton.
Beaver Sick and Funeral Benefit Club	1917	Toronto	H. Taylor	H. Page	Toronto.
Brantford Carriage Co., Ltd., Relief Association	1920	Brantford	George Reeve	F. G. Brydges	Brantford.
Brantford Hungarian Mutual Benefit Society	1926	Brantford	George Pette	George Kirchlechner	Brantford.
Brown Bros., Ltd., Employees' Benefit Society	1903	Toronto	A. G. Potts	J. E. Lamb	Toronto.
Brunner Mond Mutual Benefit Society	1918	Amherstburg	T. G. Barrington	H. M. Stancliff	Amherstburg.
Canada Cycle & Motor Co., Ltd., Employees' Mutual Benefit Society	1918	Weston	Geo. N. Devana	Percy Knight	Weston.
Canada Furniture Manufacturers, Ltd., Employees' Benefit Society	1896	Woodstock	Donald Sutherland	Norman Neal	Woodstock.
Canadian Acme and Screw Gear Employees' Mutual Benefit Society	1920	Toronto	Wm. Davies	Frank McGlashan	Toronto.
Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	1897	Toronto	Frederick Boyes	W. J. Hanley	Toronto.
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	Fred Adams	Wm. W. Young	Toronto.
Canadian General Electric Co., Ward St. Works Division, Sick Benefit Society	1920	Toronto	Percy Cockfield	Herbert Mills Robinson	Toronto.
Canadian Hebrew Benevolent Society	1920	Toronto	J. Macks	Jos. Schein	Toronto.
Canadian Hungarian Mutual Benefit Federation	1928	Hamilton	Frank Kristoff	Damokas Ferenezy	Hamilton.
Canadian National Expressmen's Mutual Benefit Association	1928	Toronto	R. H. Jones	Wm. T. Murphy	Toronto.
Canadian Order of Rechabites	1912	Toronto	John Hutchinson	Arch. Carmichael	Toronto.
Canadian Pacific Expressmen's Sick Benefit Association	1893	Toronto	G. R. Jones	J. Donaldson	Toronto.
Cobban Manufacturing Co., Employees	1888	Toronto	Geo. Crosbie	J. S. Hunter	Toronto.
Cockshutt Plow Company Relief Association	1899	Brantford	E. F. Asken	Frank Elliott	Brantford.
Consumers' Gas Company Employees' Mutual Benefit Society	1918	Toronto	Wm. Forbes	Chris. J. Kennedy	Toronto.
Czenstochower Aid Society	1916	Toronto	M. Tarnawsky	J. Potash	Toronto.
Daughters of England Benevolent Society	1895	Hamilton	Mabel Peterson	Wm. E. Miller	Burlington.
Dominion Forge & Stamping Co., Ltd., Employees' Mutual Benefit Association	1920	Walkerville	John Mowat	E. A. Lacroix	Windsor.
Dunlop Tire & Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	Herbert Saunders	L. P. Arlett	Toronto.
Employees' Protective League of the Seaman-Kent Co., Ltd	1912	Meaford	N. Wilton	F. Holloway	Meaford.
Engineers' Mutual Benefit Fund	1925	Toronto	G. T. Hubert	Geo. A. Brown	Toronto.
Evening Telegram Employees' Benefit Society	1912	Toronto	G. Urquhart	T. Hopmans	Toronto.
Globe Printing Company Employees' Benefit Society	1896	Toronto	J. E. Wright	Geo. Cashman	Toronto.
*Goodyear Relief Association	1919				
Goold, Shapley & Muir Co., Employees' Relief Association	1913	Brantford	Thos. W. Niblick	H. C. Jackson	Brantford.
Grand Order of Israel Benefit Society	1908	Hamilton	G. Markus	J. Freedman	Hamilton.
B. Greening Wire Co., Ltd., Employees' Benefit Society	1910	Hamilton	J. Child	G. S. Battram	Hamilton.
Greey's, W. & J. G., Employees' Mutual Sick Benefit Society	1899	Toronto	Jas. Wood	W. A. Brown	Toronto.
Gutta Percha & Rubber Mfg. Co. of Toronto, Ltd., Employees' Sick Benefit Society	1901	Toronto	A. Fisher	S. Wrathall	Toronto.
H. A. Mutual Benefit Association	1918	Toronto	Mrs. M. Gordon	Geo. Mountford	Toronto.
Hamilton St. Stanislaus Mutual Benefit Society	1916	Hamilton	Stanley Biaty	Andrew Monezka	Hamilton.
Hebrew Friendly Society, Toronto	1909	Toronto	Hyman L. Stern	Morris Jacobs	Toronto.
Hebrew Sick Benefit Society	1918	Toronto	Herry Korenblum	Chas. M. Garlitzky	Toronto.
Heintzman & Co. Employees' Benefit Society	1885	Toronto	W. Thomas	T. H. Kirk	Toronto.
Hibernians, Ancient Order of	1893	Ottawa	F. W. Falvey	Wm. Ryder	Ottawa.
Imperial Varnish & Color Sick Benefit Society	1911	Toronto	Walter Short	Percy Terrell	Toronto.
Irish Catholic Benevolent Union	1883	Toronto	Fred G. Reynolds	Robert Scollard	Toronto.
Italian Brotherly Mutual Benefit Society	1930	Toronto	Frank Marrocco	Pietro Manganelli	Toronto.
Italian Mutual Benefit Society of Port Arthur	1929	Port Arthur	J. Delpino	J. Dallas	Port Arthur.
Italo-Canadese Benevolent Society	1919	Toronto	G. Altilia	Napoleon Costarella	Toronto.
Judean Benevolent and Friendly Society	1919	Toronto	Ben Isaacs	P. Caplan	Toronto.
Kieltzer Sick Benefit Society of Toronto	1914	Toronto	W. Muller	G. Tenebaum	Toronto.

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
Knights of Pythias, Grand Lodge of Ontario	1893	Toronto	F. R. Pearson	Alex. Coulter	Toronto.
Labour League Mutual Benefit Society	1927	Toronto	I. Stravener	Harry Gurslnick	Toronto.
Leaside Mutual Aid Society	1923	Leaside	F. Dale	E. H. Flowers	Leaside.
Linitzer Sick Benefit Society	1916	Toronto	S. Cappe	I. Berman	Toronto.
Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	W. G. Penwarden	W. A. Dicks	Ottawa.
Loyal Order of Moose of Ontario	1917	Toronto	J. Jackson	Norman G. Heyd	Toronto.
Loyal True Blue Association	1893	Toronto	J. B. Moon	Jas. A. Stewart	Toronto.
Maclean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association	1923	Toronto	O. J. Hutchinson	Frank Austen	Toronto.
Massey-Harris Co., Employees' Mutual Benefit Association, Bain Works	1900	Woodstock	Arthur Bibby	Stanley Piper	Woodstock.
Massey-Harris, Ltd., Brantford, Employees' Benefit Association	1894	Brantford	Thos. Harper	C. Tune	Brantford.
Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	G. Henderson	Thos. Carruthers	Toronto.
Mozirer Sick Benefit Society	1906	Toronto	A. Rosenblatt	W. Surdin	Toronto.
Mutual Masonic Compact of St. Catharines and Niagara District	1893	St. Catharines	Fred Graham	Albert Coombs	St. Catharines.
National Cash Register Co. Employees' Benefit Society	1907	Toronto	George Butler	Norbert Brown	Toronto.
National Iron Works Employees' Mutual Benefit Society	1913	Toronto	Samuel Dale	Harry Hambleton	Toronto.
Oddfellows, Independent Order of, Grand Lodge of Ontario	1875	Toronto	N. J. M. Lockhart	Wm. Brooks	Toronto.
Oddfellows, Independent Order of, Manchester Unity	1893	Toronto	W. G. Waydon	Jno. T. Tilley	Toronto.
Orange Lodge of Ontario West, Provincial Grand	1891	Toronto	C. W. Carrie	W. M. Fitzgerald	Toronto.
Order of Sons of Italy of Ontario Mutual Benefit Society	1927	Toronto	Antonio Tomaselli	Marco Missori	Toronto.
Ostrowetz Independent Mutual Benefit Society	1925	Toronto	Izzie Turack	Sol. Glober	Toronto.
Ottawa Hebrew Benefit Society	1913	Ottawa	B. Weiss	S. Lightstone	Ottawa.
Ottawa Typographical Union No. 102	1895	Ottawa	P. M. Draper	J. K. Peffers	Ottawa.
Polish Alliance Friendly Society of Canada	1907	Toronto	K. J. Mazurkicurez	K. M. Gutowski	Toronto.
Polish Veterans Mutual Benefit Society	1930	Toronto	Stefan Idziak	Franciszek Cieplinski	Toronto.
Postal Benefit Association of Toronto	1894	Toronto	E. J. Meehan	D. S. McGlade	Toronto.
Pride of Israel Sick Benefit Society	1905	Toronto	I. M. Balter	A. Lipson	Toronto.
Rogers, Wm., Manufacturing Co. Welfare Society	1919	Niagara Falls	J. V. Buck	M. Thompson	Niagara Falls.
Ryerson Press Benefit Society	1921	Toronto	R. Whittaker	T. O. Pourie	Toronto.
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association	1911	Hamilton	Lachland McKenzie	Thomas Holt	Hamilton.
St. Albert Friendly Society	1909	Renfrew	Peter Rouble	Harold Prince	Renfrew.
St. Boniface Benefit Society	1894	Kitchener	Geo. Lachenbauer	Alex. Wey	Kitchener.
St. David's Mutual Benefit Society	1914	Toronto	S. G. Davies	Jos. B. Whiteley	Toronto.
St. Joseph Aid Society of Formosa	1887	Formosa	Frank X. Beninger	O. Beingessner	Formosa.
Simmons, Ltd., Employees' Mutual Benefit Society	1923	Toronto	James Marshall	Edward Nelson	Toronto.
Slingsby Manufacturing Co., Ltd., Employees' Sick Benefit Association	1920	Brantford	Arthur Kite	C. B. Hitchon	Brantford.
Societa Figli d'Italia di Mutuo Succorso St. Antonio di Ottawa	1919	Ottawa	F. Pantalone	L. Scarcella	Ottawa.
Societa di Mutuo Soccorso Racalmutese	1919	Hamilton	Ignazio Lattuca	Angelo Nenelli	Hamilton.
Societa di Mutuo Soccorso La Trinacria di Toronto	1914	Toronto	A. Gatto	G. Amodeo	Toronto.
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	1917	Sault Ste. Marie	Allesandro Condelari	Peter Zanitti	Sault Ste. Marie.
Sons and Daughters of Canadian Lithuanian Mutual Benefit Society	1914	Toronto	V. Raila	A. Markis	Toronto.
Sons and Daughters of Ireland Protestant Association	1893	Toronto	Alex. Noble	Jas. Steele	Toronto.
Sons of Jacob Benevolent Society	1918	Toronto	M. S. Lewis	B. Goldstein	Toronto.
Star of Italy Mutual Aid and Benevolent Society	1918	Niagara Falls	Francesco Mattola	Domenico Vecchio	Niagara Falls.
The Star Mutual Benefit Society	1926	Toronto	J. J. Jeffers	N. H. Coulter	Toronto.
Theatrical Mutual Association of Hamilton	1907	Hamilton	W. H. Shaw	Alex. Anderson	Hamilton.
Theatrical Mutual Association of Toronto	1866	Toronto	Wm. West	C. W. Leake	Toronto.
Toronto Civic Employees' Benevolent Association	1893	Toronto	J. B. Skilhorn	A. Duncan	Toronto.
Toronto Hebrew Benevolent Society	1899	Toronto	N. Solomon	J. Scher	Toronto.
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	H. Ryder	E. Felton	Toronto.

Toronto Independent Benevolent Association	1911	Toronto	R. Tozman	H. K. Baum	Toronto.
Toronto Musical Protective Association	1887	Toronto	G. B. Henderson	Jos. Weatherburn	Toronto.
Toronto Railway Employees' Union and Benefit Society	1897	Toronto	Geo. Gerring	W. D. Robbins	Toronto.
Toronto Typographical Union No. 91	1894	Toronto	Wm. R. Lucas	John A. Kelly	Toronto.
Transportation Club of Toronto	1917	Toronto	J. B. McLaren	Wm. G. Hamilton	Toronto.
Ulga Mutual Benefit Society	1924	Toronto	Gregory Pelech	Antoni Schnek	Toronto.
Union of Ukrainian Brotherhoods	1926	Toronto	A. Sarmatiuk	John Bartosh	Toronto.
Verity Plow Co. Relief Association	1899	Brantford	Clement Knowles	Chas. Carter	Brantford.
Warsaw Lodzer Mutual Benefit Society	1929	Toronto	M. Karn	M. Guschinsky	Toronto.
Warshaver Mutual Benefit Society	1928	Toronto	M. Skurko	J. Pudney	Toronto.
Willys-Overland Employees' Mutual Benefit Society	1920	Toronto	John F. Clarke	John MacArthur	Toronto.
Young Men's Hebrew Association	1912	Toronto	S. Zaid	A. Shlanger	Toronto.
Zion Benevolent Society	1911	Toronto	L. Palter	P. G. Isaacson	Toronto.

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*Reincorporated as an "Employees' Mutual Benefit Society" under Section 301, Companies Act, Part XVI. Letters Patent dated 4th of September, 1930.

F

COMPANIES NOT WITHIN A, B, C, D, and E

F

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President, F. H. Daigneault; Vice-President, J. E. Phaneuf; Secretary, T. A. St. Germain; General Manager, T. A. St. Germain; Assistant General Manager, J. A. Allary; Treasurer, T. A. St. Germain.

Directors.—F. H. Daigneault, J. E. Phaneuf, Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Marin, Irenee Auclaire, Ovila Demers, J. E. Boulais, T. A. St. Germain.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 20, 1928.

Capital stock paid in cash	$103,000
Total assets	1,050,909
Total liabilities	56,110
Surplus protection of policyholders	994,799

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,401
Premiums—Total business (net)	226,205
Claims—Ontario (net)	10,349
Claims—Total business (net)	98,517

MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, R. O. McCulloch, Galt; Vice-President, L. L. Lang, Kitchener; General Manager, W. H. Somerville, Waterloo.

Directors.—R. O. McCulloch, Galt; L. L. Lang, Kitchener; L. J. Breithaupt, Kitchener; W. G. Watson, Toronto; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Glyn Osler, K.C., Toronto; W. J. Blake Wilson, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, Halifax, N.S.; E. J. Long, K.C., Toronto; T. A. Russell, Toronto; C. M. Bowman, Southampton; Hume Cronyn, London; Hon. J. E. Perrault, K.C., Arthabaska, Que.; C. F. Sise, Montreal.

Date of Incorporation.—1867. *Date commenced business in Canada.*—1870.

Total assets	$116,662,060
Ontario business in force (gross)	232,941,221
Total business in force (gross)	492,833,318

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$8,039,126
Premiums—Total business (net)	17,809,364
Death Claims—Ontario (net)	1,600,851
Death Claims—Total business(net)	3,008,067

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

HEAD OFFICE, SHERBROOKE, QUE.

Incorporated.—September 1, 1835. *Commenced business.*—September 1, 1835. *In the Province.*—January 1, 1928.

Officers (as at date of filing statement).—President, Hon. Jacob Nicol; Vice-President, Chas. B. Howard, M.P.; Secretary-Treasurer, J. G. Armitage.

Directors (as at date of filing statement).—F. I. Bedard, Richmond, Que.; Amedee Caron, Quebec, Que.; A. E. Curtis, Stanstead, Que.; C. B. Howard, M.P., Sherbrooke, Que.; Walter G. Hunt, Montreal, Que.; F. W. McCrea, Sherbrooke, Que.; N. R. Mitchell, Granby, Que.; Hon. J. Nicol, Sherbrooke, Que.; F. J. Southwood, Sherbrooke, Que.
Auditors.—J. H. Bryce, C.P.A.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $200,000.		
Number of shares, 2,000. Par value, $100.		
Capital stock at beginning of year	$200,000 00	$130,000 00
Calls on capital received during year	....	13,000 00
Capital stock at end of year	$200,000 00	$143,000 00

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*See note on page 1.

Premium on Capital Stock

Total amount paid to December 31, 1930	Nil

Assets

Book value of real estate, office premises (less encumbrances)		$28,994 06
Mortgage loans on real estate, first mortgages		259,500 00
Book value of bonds, debentures and debenture stocks owned		557,538 06
Cash on hand at head office		2,681 09
Interest due, $1,111.92; accrued, $13,791.58	$14,903 50	
Rents, accrued	83 37	
		14,986 87
Agents' balances and premiums uncollected, written on or after October 1, 1930		43,047 32
Amount due from reinsurance on losses already paid		1,092 09
Expenses incurred re Bedard mortgage		1,031 82
Gross Assets of the Company		$908,871 31
Deduct:		
Deficiency of market value under book value of securities		20,159 90
Total Admitted Assets of the Company		$888,711 41

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims	$344 42	$3,713 26	$4,057 68
Total net reserve, $180,375.59; carried out at 100 per cent. thereof	53,119 15	127,256 44	180,375 59
Borrowed money	....	7,512 37	7,512 37
Other contingency reserves	....	13,221 11	13,221 11
Total of all liabilities except capital stock	$53,463 57	$151,703 18	$205,166 75
Capital stock paid in cash		$143,000 00	
Surplus in Profit and Loss Account		540,544 66	
			683,544 66
Total Liabilities			$888,711 41

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$74,930 16	$161,759 21	$236,689 37
Reserve of unearned premiums (100 per cent.):			
At beginning of year (95 per cent.)	47,407 75	$122,652 46	$170,060 21
At end of year (100 per cent.)	53,119 15	127,256 44	180,375 59
Increase	$5,711 40	$4,603 98	$10,315 38
Net premiums earned	$69,218 76	$157,155 23	$226,373 99
Net losses and claims incurred	$53,245 40	$67,231 13	$120,476 53
Net adjustment expenses	706 31	1,922 31	2,628 62
Commissions	23,279 89	14,873 31	38,153 20
Taxes	472 76	6,745 39	7,218 15
Salaries, fees and travelling expenses	....	32,090 00	32,090 00
All other expenses			14,495 89
Underwriting profit			$11,311 60
Other revenue:			
Interest earned		$46,584 07	
Rents earned		1,535 16	
			$48,119 23
Other expenditure:			
Decrease in market value of investments			$16,469 88
Net Profit for the Year			$42,960 95

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year		$654,859 39
Net profit brought down		42,960 95
		$697,820 34
Increase in paid in capital stock		13,000 00
		$710,820 34
Increase in disallowed assets	$625 68	
Dividends declared, cash	13,650 00	
Dividends declared, stock	13,000 00	
		27,275 68
Surplus of assets over liabilities (except capital stock) at end of year		$683,544 66

Summary of Risks—Fire

	In Ontario	Elsewhere	Quebec Mutual	Total
Gross in force, December 31, 1929	$12,299,238 00	$28,715,576 00	. . . .	$41,014,814 00
Taken in 1930, new and renewed. .	12,418,602 00	26,493,616 00	$607,112 00	39,519,330 00
Total.	$24,717,840 00	$55,209,192 00	$607,112 00	$80,534,144 00
Ceased in 1930.	9,891,376 00	24,165,362 00	. . . .	34,056,738 00
Gross in force, December 31, 1930	$14,826,464 00	$31,043,830 00	$607,112 00	$46,477,406 00
Reinsurance thereon.	3,536,072 00	11,517,414 00	174,188 00	15,227,674 00
Net in force, December 31, 1930	$11,290,392 00	$19,526,416 00	$432,924 00	$31,249,732 00

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1929	Taken in 1930 New and Renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurance in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Fire:						
In Ontario.	$113,662 65	$113,774 21	$97,115 60	$130,321 26	$27,544 79	$102,776 47
Elsewhere.	368,549 66	309,728 67	287,867 59	390,410 74	137,924 43	252,486 31
Total.	$482,212 31	$423,502 88	$384,983 19	$520,732 00	$165,469 22	$355,262 78

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Abitibi Power & Paper Co., 5 %, 1953.	$20,000 00	$17,600 00
Abitibi Power & Paper Co., 5 %, 1953.	11,000 00	9,432 50
Acadia Apartments, 6 ½ %, 1939.	10,000 00	9,650 00
Anticosti Corporation, 6 ½ %, 1941.	11,000 00	11,000 00
Canadian National Railways, 4¾ %, 1955.	35,000 00	34,475 00
Canadian Pacific Railway Registered Note Certificate, 4 ½ %, 1944	11,000 00	10,147 50
Chomedy Apartments, Limited, 6 ½ %, 1941.	10,000 00	9,900 00
Debenture & Securities Corp., 4 %, 1936.	2,500 00	2,000 00
Village of Delorimier, 5 %, 1948.	10,000 00	10,000 00
Village of Delorimier, 5 %, 1948.	10,000 00	10,000 00
Detroit International Bridge, 6 ½ %, 1952.	17,000 00	14,705 00
Dominion of Canada, Refunding Loan, 4 ½ %, 1944.	1,000 00	970 00
Donnacona Paper Co., 5 ½ %, 1948.	10,000 00	9,900 00
Donnacona Paper Co., 5 ½ %, 1948.	10,000 00	9,900 00
City of Fort William, 5 %, 1933.	5,000 00	4,909 50
City of Fort William, 5 %, 1933.	4,000 00	4,000 00
City of Fort William, 4 ½ %, 1937.	3,000 00	3,000 00
Village of Granby, 4 %, 1936.	12,000 00	11,034 00
Village of Granby, 4 %, 1938.	4,000 00	3,316 40
City of Granby, 5 %, 1962.	12,000 00	12,000 00
City of Granby, 5 %, 1959.	10,000 00	10,000 00
City of Granby, 5 %, 1959.	500 00	500 00
Inter City Baking Co., Ltd., 5 ½ %, 1948.	25,000 00	25,000 00
Town of Kenora, Que., 6 %, 1936.	2,000 00	2,000 00
McCrea-Wilson Lumber Co., Ltd., 6 %, 1939.	20,000 00	20,800 00
McCrea-Wilson Lumber Co., Ltd., 6 %, 1939.	4,500 00	4,545 00
Town of Maisonneuve, 4 ½ %, 1949.	8,000 00	7,560 00
City of Maisonneuve, 4 ½ %, 1941.	2,000 00	2,039 75
Mayor Building Limited, 6 ½ %, 1942.	10,000 00	10,050 00
Mayor Building Limited, 6 ½ %, 1942.	10,000 00	10,100 00
Town of Montreal East, 6 %, 1955.	4,000 00	4,000 00
City of Montreal, 4 ½ %, 1966.	17,000 00	16,304 70
Montreal Tramways Co., 5 %, 1941.	50,000 00	47,625 00
Montreal Tramways Co., 5 %, 1955.	24,000 00	21,150 00
Montreal Tramways Co., 5 %, 1941.	1,000 00	910 00
Province of Ontario, 6 %, 1943.	12,000 00	11,856 00
Province of Ontario, 6 %, 1943.	1,000 00	1,000 00
Province of Ontario, 6 %, 1943.	500 00	500 00
Quebec Apartments, Limited, 6 ½ %, 1940.	23,000 00	21,850 00
Province of Quebec, 4 ½ %, 1956.	5,000 00	4,880 50
Quinte & Trente Valley Power Co., Ltd., 6 %, 1955.	15,000 00	15,000 00
Railway Exchange Building, 6 ½ %, 1942.	25,000 00	24,375 00
St. Antoine Cote, 4 %, 1934.	1,000 00	1,000 00
St. Francois de Sales Corp., 5 %.	373 51	373 51
City of St. Lambert, 5 ½ %, 1952.	15,000 00	15,000 00
Town of Shawinigan Falls, 4 ½ %, 1947.	1,000 00	792 40
Sherbrooke Trust Co., 5 %, 1933.	20,000 00	20,000 00
Sherbrooke Trust Co., 5%, 1932.	10,000 00	10,000 00
Sherbrooke Trust Co., 5 %, 1937.	10,000 00	10,000 00
Sherbrooke St. Realty Corp., 6 ½ %, 1940.	10,000 00	9,900 00
Sherbrooke St. Realty Corp., 6 ½ %, 1940.	5,000 00	4,975 00
District of South Vancouver, 5 %, 1959.	4,000 00	4,219 20
City of Strathcona, 4 ½ %, 1939.	5,000 00	4,802 50
City of Three Rivers, 4 %, 1946.	5,000 00	4,149 00
Tooke Brothers, Limited, 7 %, 1942.	10,000 00	10,400 00
City of Verdun, 5 %, 1943.	1,000 00	920 60
Windsor Hotel, Limited, 6 %, 1947.	1,000 00	1,020 00
	$576,373 51	$557,538 06

G

RECIPROCAL OR INTER-INSURANCE EXCHANGES

G

AFFILIATED UNDERWRITERS

Principal Office, One Park Ave., New York, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$838,676 68
Cash on hand	$252 46	
Cash in banks and other depositories	181,183 37	
		181,435 83
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$45,418 58	
Written prior to October 1st, 1930	1,551 77	
		46,970 35
Other ledger assets, cash advanced to inspectors		3,090 38
Total Ledger Assets		$1,070,173 24

Non-Ledger Assets

Interest, accrued		$15,598 09
Total Non-Ledger Assets		$15,598 09
Gross Assets		$1,085,771 33
Deduct Assets not Admitted:		
Premium deposits (business written prior to October 1st)	$1,551 77	
Book value of bonds over market value	106 68	
Other assets not admitted, cash advance to inspectors	3,090 38	
		4,748 83
Total Admitted Assets		$1,081,022 50

Liabilities

Net provision for unpaid losses and claims		$2,227 59
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$665,978 57	
Unearned premium deposits		359,403 83
Administration expense		7,861 35
Return premium deposits on reinsurance		2,321 06
Taxes due and accrued		3,000 00
Other liabilities:		
Subscribers' accounts in adjustment		6,135 89
Dividends remaining unpaid to subscribers		41,065 93
Total Liabilities		$422,015 05
Surplus of admitted assets over all liabilities		659,006 85
Total		$1,081,022 50

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$27,966 33	$604,523 34
Deduct:		
Reinsurance	nil	19,603 65
Return premium deposits on cancelled business	3,853 53	132,822 29
Net premium deposits written	$24,112 80	$452,097 40
Reserve of unearned premium deposits:		
At beginning of year	$3,082 15	$369,643 45
At end of year	4,652 43	359,403 83
Increase or decrease	$1,570 28	$10,239 62
Net premium deposits earned	$22,542 52	$462,337 02
Net losses incurred	8,915 18	202,576 47
Administration and other expenses:		
Administration	$109,603 23	
Advisory committee	4,173 23	
Taxes and licenses	9,892 60	
Association fees, etc.	4,029 33	
		127,698 39
Net underwriting profit or savings for subscribers		$132,062 16

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks—January 1st, 1930		$566,001 40
Amount saved from premium deposits for subscribers on risks expired during the year	$132,062 16	
Income from interest and dividends	38,844 64	
Profit on sale or maturity of bonds and stocks	93 75	
Decrease by adjustment of bonds and stocks . . . Debit	5,985 76	
		165,014 79
		$731,016 19
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payments of current premium deposits due		$67,260 51
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$663,755 68

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$663,755 68
Deduct assets not admitted	4,748 83
Surplus of admitted assets over all liabilities	$659,006 85

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	nil	nil	$103,871,150	$696,951 67
Written or renewed during year	$6,561,392	$27,966 33	103,406,080	604,523 34
Total	nil	nil	$207,277,230	$1,301,475 01
Deduct expired and marked off as terminated	nil	nil	106,794,736	635,496 44
Net in force, Dec. 31st, 1930	nil	nil	$100,482,494	$665,978 57

Miscellaneous

To what extent is the liability of the subscriber limited?

Answer.—One and one half times their annual premium on a single risk, ten times such premium in a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

Answer.—Seventy five per cent. of current savings retained until reserve is fully accumulated

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$150,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$150,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage and Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	$8,736 13	$227,494 39
Expenses of adjustment and settlement of losses	179 05	5,234 49
Total	$8,915 18	$232,728 88
Less reinsurance on losses paid during year	nil	nil
Net losses paid	$8,915 18	$232,728 88
Deduct net claims outstanding at beginning of year	nil	32,380 00
Add net claims outstanding at end of year	nil	2,227 59
Net losses incurred	$8,915 18	$202,576 47

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$24,112 80
Net losses paid in the Province	8,915 18
Percentage	36 97
Net premium deposits earned in the Province	22,542 52
Net losses incurred in the Province	8,915 18
Percentage	39 55

AMERICAN EXCHANGE UNDERWRITERS

PRINCIPAL OFFICE, 123 WILLIAM ST., NEW YORK, N.Y.

Attorney-in-Fact.—Weed & Kennedy.

Ontario Representative.—Kenneth B. MacLaren, Confederation Life Building, Toronto.

Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$2,115,113 66
Cash in banks and other depositories		97,426 39
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$30,796 55	
Written prior to October 1st, 1930	2,138 12	
		32,934 67
Total Ledger Assets		$2,245,474 72

Non-Ledger Assets

Interest accrued		$29,452 64
Market value of bonds and stocks over book value		49,366 34
Total Non-Ledger Assets		$78,818 98
Gross Assets		$2,324,293 70
Deduct Assets Not Admitted:		
Premium deposits (business prior to October 1st)	$2,138 12	
		$2,138 12
Total Admitted Assets		$2,322,155 58

Liabilities

Net provisions for unpaid losses and claims		$10,500 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$475,043 68	
Unearned premium deposits		263,974 32
Administration expense		4,776 87
Taxes due and accrued		2,000 00
Subscribers' earnings payable		323,622 48
Reserve for contingencies		263,622 94
Reserve for market fluctuations in bonds		49,366 34
Total Liabilities		$917,862 95
Surplus of admitted assets over all liabilities		1,404,292 63
Total		$2,322,155 58

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$5,190 59	$461,846 97
Deduct:		
Reinsurance	nil	20,861 79
Return premium deposits on cancelled business	676 07	125,780 80
Net premium deposits written	$4,514 52	$315,204 38
Reserve of unearned premium deposits:		
At beginning of year	$4,218 85	$280,497 13
At end of year	3,329 32	263,974 32
Decrease	$889 53	$16,522 81
Net premium deposits earned	$5,404 05	$331,727 19
Net losses incurred	5 74	23,249 54
Administration and other expenses:		
Administration	$55,160 76	
Advisory committee	1,221 00	
Legal	1,250 39	
Taxes and licenses	1,666 82	
Association fees, etc.	957 35	
Audit	500 00	
Miscellaneous	1,035 62	
Subscribers Special Excess Contract	10,212 05	
Salary, Canadian Agent	600 00	
Bond collection charges	2,003 59	
		74,607 58
Net underwriting profit or savings for subscribers		$233,870 07

Subscribers' Surplus*

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$1,587,629 68
Amount saved from premium deposits for subscribers on risks expired during the year	$233,870 07	
Income from interest and dividends	103,983 39	
Profit on sale or maturity of bonds and stocks	8,296 56	
Increase in market value by adjustment of bonds and stocks	13,100 19	
Additional profits accumulated to the credit of subscribers		359,250 21
		$1,946,879 89
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		463,726 01
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Reserve for contingencies	$63,622 94	
Reserve for market fluctuation in bonds	13,100 19	
		76,723 13
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$1,406,430 75

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$1,406,430 75
Other special surplus or reserve accounts	....
Total	$1,406,430 75
Deduct assets not admitted	2,138 12
Surplus of admitted assets over all liabilities	1,404,292 63

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	$1,266,500	$5,803 10	$161,234,842	$522,384 38
Written or renewed during year	431,500	4,514 52	158,277,170	461,846 97
Total	$1,698,000	$10,317 62	$319,512,012	$984,231 35
Deduct expired and marked off as terminated	714,000	5,426 59	171,934,152	506,269 68
Gross in force, Dec. 31st, 1930	$984,000	$4,891 03	$147,577,860	$477,961 67
Deduct: reinsured and authorized deductions	nil	nil	599,380	2,917 99
Net in force, Dec. 31st, 1930	$984,000	$4,891 03	$146,978,480	$475,043 68

Miscellaneous

To what extent is the liability of the subscriber limited?
Answer.— Ten times one annual premium.
To what extent are savings withheld from subscribers before all current savings are repaid?
Answer.—Five times one annual premium.
What is the largest gross aggregate amount insured in any one hazard?
Answer.—$750,000.
What is the largest net aggregate amount insured in any one hazard?
Answer.—$500,000.
Give classes of insurance written: Fire, Sprinkler Leakage, Tornado.

Losses

	In the Province	All Business
Gross claims paid during year	$3 74	$22,896 92
Expenses of adjustment and settlement of losses	2 00	868 10
Total	$5 74	$23,765 02
Less reinsurance on losses paid during year	nil	515 48
Net losses paid	$5 74	$23,249 54
Deduct net claims outstanding at beginning of year	nil	10,500 00
Add net claims outstanding at end of year	nil	10,500 00
Net losses incurred	$5 74	$23,249 54

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$4,514 52
Net losses paid in the Province	5 74
Percentage	.13
Net premium deposits earned in the Province	$5,404 05
Net losses incurred in the Province	5 74
Percentage	.11

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*This reserve is an undivided Surplus Account in which withdrawing subscribers do not share. In this respect, this exchange is not operating as a reciprocal.

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1907. *Date of initial Ontario license.*—October 12, 1927.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures, U.S. Government Securities		$1,822,750 00
Cash in banks and other depositories		1,208,621 70
Expense and Guarantee Fund deposits in course of collection on policies dated subsequent to October 1st, 1930	$80,606 47	
Expense and Guarantee Fund deposits in course of collection on policies, dated October 1st, 1930	34,619 13	
		115,225 60
Total Ledger Assets		$3,146,597 30

Non-Ledger Assets

Interest accrued on U.S. Government Securities		$16,823 57
Market value of bonds and stocks over book value, U.S. Government Securities		93,010 93
Other non ledger assets, salvage estimated		250 00
Total Non-Ledger Assets		$110,084 50
Gross		$3,256,681 80
Deduct Assets not Admitted:		
Expenses and Guarantee Fund deposits on policies dated prior to October 1st	$34,619 13	
Other assets not admitted, salvage estimated	250 00	
		34,869 13
Total Admitted Assets		$3,221,812 67

Liabilities

Net provision for unpaid losses and claims		$1,350 00
Expense and Guarantee Fund gross deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,377,707 56	
Unearned Expense and Guarantee Fund deposits		$688,853 78
Return Expense and Guarantee Fund deposits on reinsurance		17,376 42
Other liabilities, reserve for State taxes		13,915 00
Total Liabilities		$721,495 20
Surplus of admitted assets over all liabilities		2,500,317 47
Total		$3,221,812 67

Income and Expenditure

	In the Province	All Business
Gross Expense and Guarantee Fund deposits written	$13,847 04	$2,321,123 70
Deduct:		
Reinsurance	nil	55,968 98
Return Expense and Guarantee Fund deposits on cancelled business	$4,533 89	610,007 31
Net Expense and Guarantee Fund deposits written	$9,313 15	$1,655,147 41
Reserve of unearned Expense and Guarantee Fund deposits:		
At beginning of year	$3,772 88	$657,728 14
At end of year	3,876 13	688,853 78
Increase	$103 25	$31,125 64
Net Expense and Guarantee Fund deposits earned	$9,209 90	$1,624,021 77
Net losses incurred	nil	275,512 65
Administration and other expenses:		
Administration	$399,958 76	
Advisory committee	2,376 75	
Legal	12,763 30	
Taxes and licenses	15,210 16	
Audit expense	850 00	
Rating Bureau expense	14,368 43	
Exchange on subscribers' cheques	804 12	
		446,331 52
Net underwriting savings for subscribers		$902,177 60

Subscribers' Surplus

Amount held to credit of subscribers savings or surplus accounts not including Expense and Guarantee Fund deposits on unexpired risks, January 1st, 1930...		$955,589 10
Amount saved from Expense and Guarantee Fund deposits for subscribers on risks expired during the year	$902,177 60	
Income from interest and dividends	97,215 39	
Increase in market value of bonds and stocks	33,292 18	
Additional profits accumulated to the credit of subscribers		$1,032,685 17
		$1,988,274 27
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of Current Expense and Guarantee Fund deposits due		$590,284 95
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Surplus reserve	$138,706 11	
Interest on surplus reserve	34,031 70	
		172,737 81
Amount held to the credit of subscribers savings or surplus accounts not including Expense and Guarantee Fund deposits on unexpired risks, December 31, 1930...		$1,225,251 51

Summary of Subscriber's Surplus, Surplus Reserve and Reserve Fund

Amount held to the credit of subscribers surplus	$1,225,251 51
Other special surplus or reserve accounts as per detailed schedules attached	1,309,935 09
Total	$2,535,186 60
Deduct assets not admitted	34,869 13
Surplus of admitted assets over all liabilities	$2,500,317 47

Subscribers' Surplus Reserve Fund

Amount held to credit of subscribers' surplus reserve fund accounts as of January 1st, 1930		$838,874 76
Add:		
Amount transferred from surplus	$138,706 11	
Interest on surplus reserve	34,031 70	
		172,737 81
Total		$1,011,612 57
Deduct:		
Amount of surplus reserve returned to subscribers		99,216 48
Amount held to credit of subscribers surplus reserve accounts as of December 31st, 1930		$912,396 09

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund accounts as of January 1st, 1930..	$385,012 00
Add:	
Amount received from subscribers	52,186 00
	$437,198 00
Deduct:	
Amount of reserve fund returned to subscribers	39,659 00
Amount held to credit of subscribers' reserve fund accounts as of December 31, 1930	$397,539 00

Risks and Expense and Guarantee Deposits

	In the Province		All Insurance	
	Risks	Gross Expense and Guarantee Fund Deposits	Risks	Gross Expense and Guarantee Fund Deposits
Gross in force, Dec. 31st, 1929	nil	nil	$158,264,683	$1,644,320 34
Written or renewed during year	$1,542,731	$13,847 04	228,172,989	2,321,123 70
Total	$1,542,731	$13,847 04	$386,437,672	$3,965,444 04
Deduct expired and marked off as terminated	nil	nil	219,302,443	2,243,309 60
Gross in force, Dec. 31st, 1930	nil	nil	$167,135,229	$1,722,134 44
Deduct:				
Reinsured and authorized deductions	nil	nil	nil	344,426 88
Net in force, December 31st, 1930	$1,542,731	$13,847 04	$167,135,229	$1,377,707 56

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Five times the amount of Reserve Fund.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$420,000.00.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$222,000.00.

Give classes of insurance written: Fire and Lightning.

Losses

	In the Province	All Business
Gross claims paid during year	none	$267,523 64
Expenses of adjustment and settlement of losses	none	724 01
Total	none	$268,247 65
Less reinsurance on losses paid during year	none	none
Net losses paid	none	$268,247 65
Add net recoveries outstanding at beginning of year	none	6,165 00
Add net claims outstanding at end of year	none	1,100 00
Net losses incurred	none	$275,512 65

Provincial Net Premium Deposits and Losses

Net Expense and Guarantee Fund deposits written in the Province	$9,313 15
Net losses paid in the Province	none
Percentage	none
Net Expense and Guarantee Fund deposits earned in the Province	$9,209 90
Net losses incurred in the Province	none
Percentage	none

DETROIT AUTOMOBILE INTER-INSURANCE EXCHANGE

PRINCIPAL OFFICE, 139 BAGLEY AVE., DETROIT, MICH.

Attorney-in-Fact.—Charles B. Van Dusen.

Ontario Representatives.—Sidney D. Waldon, Edward N. Hines.

Date of Organization.—March, 1922. *Date of initial Ontario License.*—August 1, 1930.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$3,466,209 00
Cash on hand	$2,000 00	
Cash in banks and other depositories	736,336 75	
		740,336 75
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$222,273 34	
Written prior to October 1st, 1930	10,000 00	
		232,273 34
Total Ledger Assets		$4,438,819 09

Non-Ledger Assets

Interest accrued	$63,886 68
Market value of bonds and stocks over book value	nil
Gross Assets	$4,502,705 77
Deduct Assets not Admitted:	
Premium deposits (business written prior to October 1st)	10,000 00
Total Admitted Assets	$4,492,705 77

Liabilities

Net provision for unpaid losses and claims		$703,939 57
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$3,252,831 60	
Unearned premium deposits		1,626,415 80
Total Liabilities		$2,330,355 37
Surplus of admitted assets over all liabilities		2,162,350 40
Total		$4,492,705 77

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	nil	$3,774,564 94
Deduct:		
Reinsurance	nil	7,231 97
Return premium deposits on cancelled business	nil	675,682 68
Net premium deposits written	nil	$3,091,650 29
Reserve of unearned premium deposits:		
At beginning of year	nil	1,773,572 14
At end of year	nil	1,626,415 80
Decrease	nil	$147,156 34
Net premium deposits earned	nil	$3,238,806 63
Net losses incurred	nil	1,713,381 04
Administration and other expenses:		
Administration	$668,889 46	
Taxes and licenses	125 00	
		669,014 46
Net underwriting profit or savings for subscribers		$856,411 13

Subscribers' Surplus

(Limit: One Annual Premium Deposit)

Amount held to credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, January 1st, 1930		$1,864,404 08
Amount saved from premium deposits for subscribers on risks expired during the year	$856,411 13	
Income from interest and dividends	178,897 01	
Loss on sale or maturity of bonds and stocks . . . Debit	1,058 98	
Profit from purchase of assets of other Exchanges	127,038 18	
Additional profits accumulated to the credit of subscribers		1,161,287 34
Amount transferred from any special surplus or reserve funds formerly held to the credit of subscribers		10,000 00
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		$863,341 02
Amount held to the credit of subscribers' savings or surplus account, not including premium deposits on unexpired risks, December 31st, 1930		$2,172,350 40

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$2,172,350 40
Deduct assets not admitted	10,000 00
Surplus of Admitted Assets over all Liabilities	$2,162,350 40

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	nil	nil	nil	$3,553,881 41
Written or renewed during year	nil	nil	nil	3,774,564 94
Total	nil	nil	nil	$7,328,446 35
Deduct expired and marked off as terminated	nil	nil	nil	4,229,564 09
Gross in force, Dec. 31, 1930	nil	nil	nil	$3,098,882 26
Deduct:				
Reinsured and authorized deductions	nil	nil	nil	7,231 97
Net in force, Dec. 31st, 1930	nil	nil	nil	$3,091,650 29

Miscellaneous

To what extent is the liability of the subscriber limited?
ANSWER.—An assessment of one additional premium deposit per policy.
To what extent are savings withheld from subscribers before all current savings are repaid?
ANSWER.—None.
What is the largest gross aggregate amount insured in any one hazard?
ANSWER.—$300,000.
What is the largest net aggregate amount insured in any one hazard?
ANSWER.—$20,000.
Give classes of insurance written: Automobile, Fire, Theft, Collision, Public Liability, Property Damage and Plate Glass.

Losses

	In the Province	All Business
Gross claims paid during year	nil	$1,358,700 97
Expenses of adjustment and settlement of losses	nil	169,906 50
Total	nil	$1,528,607 47
Less reinsurance on losses paid during year	nil	nil
Net Losses Paid	nil	$1,528,607 47
Deduct net claims outstanding at beginning of year	nil	519,166 00
Add net claims outstanding at end of year	nil	703,939 57
Net Losses Incurred	nil	$1,713,381 04

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	nil
Net losses paid in the Province	nil
Percentage	nil
Net premium deposits earned in the Province	nil
Net losses incurred in the Province	nil
Percentage	nil

THE EPPERSON UNDERWRITERS

Principal Office, Kansas City, Mo.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, 623 Confederation Life Building, Toronto, Ont.

Date of Organization.—February 15, 1921. *Date of Initial Ontario License.*—July 1, 1925.

Statement for the Year Ending 31st December, 1930

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$4,526 55	$387,698 79
Deduct:		
Reinsurance	nil	47,722 49
Return premium deposits on cancelled business	1,779 25	270,650 34
Net premium deposits written	$2,747 30	$69,325 96
Reserve of unearned premium deposits:		
At beginning of year	$1,960 63	$150,170 59
At end of year	nil	nil
Increase or decrease	$1,960 63	$150,170 59
Net premium deposits earned	$4,707 93	$219,496 55
Net losses incurred	nil	301,575 24
Administration and other expenses:		
Administration	$29,071 25	
Advisory committee	6,733 75	
Legal	3,559 25	
Taxes and licenses	6,057 82	
Audit fee	115 00	
		45,537 07
Net underwriting loss for subscribers		$127,615 76

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$256,624 10
Underwriting for subscribers on risks expired during the year	$127,615 76	
Income from interest and dividends	8,565 46	
Additional profits accumulated to the credit of subscribers		$119,050 30
Total		$167,573 80
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		167,573 80
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		nil

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	nil
Deduct assets not admitted	nil
Surplus of admitted assets over all liabilities	nil

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposts
Gross in force, Dec. 31st, 1929	$488,750	$5,521 20	$54,624,337	$400,454 90
Written or renewed during year	434,900	4,526 55	515,900	5,102 20
Total	$923,650	$10,047 75	$55,140,237	$405,557 10
Deduct expired and marked off as terminated	nil	nil	nil	nil
Gross in force, Dec. 31st, 1930	nil	nil	nil	nil
Deduct:				
Reinsured and authorized deductions	nil	nil	nil	nil
Net in force, Dec. 31st, 1930	$923,650	$10,047 75	$55,140,237	$405,557 10

Miscellaneous

To what extent is the liability of the subscriber limited?
Answer.—Not to exceed amount of annual premium deposit on any one risk.
To what extent are savings withheld from subscribers before all current savings are repaid?
Answer.—Five times the annual premium.
What is the largest gross aggregate amount insured in any one hazard?
Answer.—$50,000.
What is the largest net aggregate amount insured in any one hazard?
Answer.—$15,000.
Give classes of insurance written: Fire.

Losses

	In the Province	All Business
Gross claims paid during year	nil	$302,843 24
Expenses of adjustment and settlement of losses	nil	4,203 24
Total	nil	$307,046 48
Less reinsurance on losses paid during year	nil	nil
Net losses paid	nil	$307,046 48
Deduct net claims outstanding at beginning of year	nil	$5,471 24
Add net claims outstanding at end of year	nil	nil
Net losses incurred	nil	$301,575 24

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$2,747 30
Net losses paid in the Province	nil
Percentage	nil
Net premium deposits earned in the Province	4,707 93
Net losses incurred in the Province	nil
Percentage	nil

EQUITABLE FIRE UNDERWITERS

Principal Office, Kansas City, Mo.

Attorney-in-Fact.—Rankin-Benedict Company.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1918. *Date of Initial Ontario License.*—April 27, 1929.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Cash in banks and other depositories		$297,576 65
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$36,529 81	
Written prior to October 1st, 1930	10,494 88	
		47,024 69
Total Ledger Assets		$344,601 34
Deduct Assets not Admitted:		
Premium deposits (business written prior to October 1st)		$10,494 88
Total Admitted Assets		$334,106 46

Liabilities

Net provision for unpaid losses and claims		$26,024 39
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$170,992 46	
Unearned premium deposits		$85,496 23
Administration expense		11,756 17
Return premium deposits on reinsurance		10,072 78
Other liabilities, guaranty contract		296 53
Total Liabilities		$133,646 10
Surplus of admitted assets over all liabilities		200,460 36
Total		$334,106 46

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$2,213 65	$355,384 65
Deduct:		
Reinsurance	nil	$26,888 51
Return premium deposits on cancelled business	$47 90	70,232 97
Net premium deposits written	$2,165 75	$258,263 17
Reserve of unearned premium deposits:		
At beginning of year	$678 92	$85,860 08
At end of year	825 46	85,496 23
Increase or decrease	$146 54	$363 85
Net premium deposits earned	$2,019 21	$258,627 02
Net losses incurred	35 18	169,456 18
Administration and other expenses:		
Administration	$70,842 95	
Advisory committee	717 29	
Legal	3,210 84	
Taxes and licenses	5,139 12	
Exchange	30 17	
Guaranty contract	3,582 63	
		$83,523 00
Net underwriting profit or savings for subscribers		$5,647 84

Subscribers' Surplus

(Limit: 2 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$275,857 88
Amount saved from premium deposits for subscribers on risks expired during the year	$5,647 84	
Income from interest and dividends	9,271 75	
Additional profits accumulated to credit of subscribers		14,919 59
		$290 777 47
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		79,822 23
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$210,955 24

Summary of Subscribers' Surplus

Amount held to the credit of subscribers surplus	$210,955 24
Deduct assets not admitted	10,494 88
Surplus of admitted assets over all liabilities	$200,460 36

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	$116,000	$1,697 30	$14,654,762	$214,650 20
Written or renewed during year	148,000	2,165 75	17,326,404	355,384 65
Total	$264,000	$3,863 05	$31,981,166	$570,034 85
Deduct expired and marked off as terminated	125,000	1,799 40	17,440,684	356,294 28
Gross in force, Dec. 31st, 1930	$139,000	$2,063 65	$14,540,482	$213,740 57
Deduct:				
Reinsured and authorized deductions	nil	412 73	nil	42,748 11
Net in force, Dec. 31st, 1930	$139,000	$1,650 92	$14,540,482	$170,992 46

Miscellaneous

To what extent is the liability of the subscriber limited?

Answer.—One additional annual premium.

To what extent are savings withheld from subscribers before all current savings are repaid?

Answer.—Until equal to two annual premiums.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$75,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$75,000.

Give classes of insurance written: Fire.

Losses

	In the Province	All Business
Gross claims paid during year	$773 18	$156,040 73
Expenses of adjustment and settlement of losses	12 00	8,085 00
Total	$785 18	$164,125 93
Less reinsurance on losses paid during year	nil	17,815 52
Net losses paid	$785 18	$146,310 41
Deduct net claims outstanding at beginning of year	750 00	2,878 62
Add net claims outstanding at end of year	nil	26,024 39
Net losses incurred	$35 18	$169,456 18

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$2,165 75
Net losses paid in the Province	773 18
Percentage	35.71
Net premium deposits earned in the Province	2,019 21
Net losses incurred in the Province	35 18
Percentage	1.74

FIREPROOF SPRINKLERED UNDERWRITERS

Principal Office New York N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1925. *Date of Initial Ontario License.*—July 21, 1927.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$509,400 35
Cash on hand	$54 89	
Cash in banks and other depositories	97,893 75	
		97,948 64
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$13,389 65	
Written prior to October 1st, 1930	nil	
		13,389 65
Other ledger assets, cash advanced to inspectors		671 96
Total Ledger Assets		$621,410 60

Non-Ledger Assets

Interest, accrued	$6,526 18
Dividends due	17,249 65
Total Non-Ledger Assets	$23,775 83
Gross Assets	$645,186 43
Deduct Assets not Admitted:	
Cash advanced to inspectors	$671 96
Total Admitted Assets	$644,514 47

Liabilities

Net provision for unpaid losses and claims		$574 31
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$282,706 72	
Unearned premium deposits		159,903 97
Taxes due and accrued		1,000 00

Liabilities—*Continued*

Other liabilities:	
Subscribers' accounts in adjustment	$2,019 28
Dividends unpaid	32,221 04
Salaries, rents and bills due or accrued	135 70
Contingent commissions due or accrued	5,311 32
Total Liabilities	$201,165 62
Surplus of admitted assets over all liabilities	443,346 85
Total	$644,514 47

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$5,168 30	$223,467 93
Deduct:		
Reinsurance	nil	2,768 69
Return premium deposits on cancelled business	938 82	74,816 07
Net premium deposits written	$4,229 48	$145,883 17
Reserve of unearned premium deposits:		
At beginning of year	$3,082 15	$175,382 34
At end of year	4,652 43	159,903 97
Increase or decrease	$1,570 28	$15,478 37
Net premium deposits earned	$2,659 20	$161,361 54
Net losses incurred	nil	45,875 43
Administration and other expenses:		
Administration	$21,384 06	
Advisory committee	1,402 80	
Legal	nil	
Taxes and licenses	1,043 57	
Association fees, underwriters boards, etc.	4,682 47	
		28,512 90
Net underwriting profit or savings for subscribers		$86,973 21

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$397,220 46
Amount saved from premium deposits for subscribers on risks expired during the year	$86,973 21	
Income from interest and dividends	23,719 82	
Profits on sale or maturity of bonds and stocks	1,627 90	
Decrease by adjustment of bonds and stocks ... Debit	1,644 15	
Increase in market value of bonds over book value	11,416 25	
Additional profits accumulated to credit of subscribers		$122,093 03
		$519,313 49
Add:		
Amounts transferred from any special surplus or reserve funds formerly held to the credit of subscribers:		
Reserve for accounts, 1930		75,292 68
Deduct:		
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$444,020 81

Summary of Subscribers' Surplus

Amount held to the credit of subscribers surplus	$444,020 81
Deduct assets not admitted	671 96
Surplus of admitted assets over all liabilities	$443,348 85

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	nil	nil	$122,843,428	$290,314 95
Written or renewed during year	$3,594,750	$5,168 30	117,202,482	223,467 93
Total	....	....	$240,045,910	$513,782 88
Deduct expired and marked off as terminated	....	....	127,036,808	231,076 16
Net in force Dec. 31st, 1930	....	....	$113,009,102	$282,706 72

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two and one-half times their annual premium on a single risk; ten times such premium in a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent. of current savings applied to Reserve until fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$125,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$125,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	nil	$45,339 66
Expenses of adjustment and settlement of losses	nil	1,571 46
Net losses paid	nil	$46,911 12
Deduct net claims outstanding at beginning of year	nil	1,610 00
Add net claims outstanding at end of year	nil	574 31
Net losses incurred	nil	$45,875 43

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$4,229 48
Net losses paid in the Province	nil
Percentage	nil
Net premium deposits earned in the Province	2,659 20
Net losses incurred in the Province	nil
Percentage	nil

INDIVIDUAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in -Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1881. *Date of Initial Ontario License.*—June, 1926.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$2,435,708 74
Cash on hand	$269 12	
Cash in banks and other depositories	172,931 52	
		173,200 64
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$46,838 25	
Written prior to October 1st, 1930	2,509 02	
		49,347 27
Other ledger assets:		
Cash advanced to inspectors		3,294 36
Total Ledger Assets		$2,661,551 01

Non-Ledger Assets

Interest accrued		$33,473 50
Market value of bonds and stocks over book value		92,991 26
Total Non-Ledger Assets		126,464 76
Gross Assets		$2,788,015 77
Deduct Assets not Admitted:		
Premium deposits (business written prior to October 1st)	$2,509 02	
Cash advanced to inspectors	3,294 36	
		5,803 38
Total Admitted Assets		$2,782,212 39

Liabilities

Net provision for unpaid losses and claims		$4,102 38
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$977,187 40	
Unearned premium deposits		496,598 90
Administration expense		14,141 60
Reserve for acounts in adjustments		24,197 20
Taxes due and accrued		4,000 00
Other liabilities:		
Cash dividends remaining unpaid to subscribers		138,244 00
Total Liabilities		$681,284 08
Surplus of admitted assets over all liabilities		2,100,928 31
Total		$2,782,212 39

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$48,434 46	$809,902 18
Deduct:		
Reinsurance	nil	14,786 32
Return premium deposits on cancelled business	6,102 28	222,915 21
Net premium deposits written	$42,332 18	$572,200 65
Reserve of unearned premium deposits:		
At beginning of year	$35,632 82	$565,050 93
At end of year	36,829 00	496,598 90
Increase or decrease	$1,196 18	$68,452 03
Net premium deposits earned	$41,136 00	$640,652 68
Net losses incurred	55,070 74	124,800 46
Administration and other expenses:		
Administration	$188,908 16	
Advisory committee	5,717 33	
Legal	nil	
Taxes and licenses	6,756 03	
Association fees, etc	12,554 78	
		213,936 30
Net underwriting profit or savings for subscribers		$301,915 92

Subscribers' Surplus

(Limit: 10 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$1,940,944 21
Amount saved from premium deposits for subscribers on risks expired during the year	$301,915 92	
Income from interest and dividends	113,522 16	
Profit on sale or maturity of bonds and stocks	1,625 50	
Decrease by adjustment of bonds and stocks Debit	1,770 53	
Increase in market value of bonds	51,132 53	
Additional profits accumulated to the credit of subscribers		466,425 58
		$2,407,369 79
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		300,638 10
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1929		$2,106,731 69

Summary of Subscribers' Surplus

Amount held to the credit of subscribers surplus	$2,106,731 69
Deduct assets not admitted	5,803 38
Surplus of admitted assets over all liabilities	$2,100,928 31

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	nil	nil	$337,415,681	$1,067,112 36
Written or renewed during year	$15,749,377	$48,434 46	306,995,737	809,902 18
Total	nil	nil	$644,411,418	$1,877,014 54
Deduct expired and marked off as terminated	nil	nil	333,042,804	899,827 14
Net in force, Dec. 31st, 1930	nil	nil	$311,368,614	$977,187 40

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One and one-half times their annual premium on a single risk; ten times such premium in a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent. of current savings retained until reserve fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$400,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$400,000.

Give classes of insurance written: Fire, Lightning, Sprinkler, Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	$67,250 15	$154,368 53
Expenses of adjustment and settlement of losses	586 17	3,862 30
Net losses paid	$67,836 32	$158,230 83
Deduct net claims outstanding at beginning of year	12,865 58	37,532 75
Add net claims outstanding at end of year	100 00	4,102 38
Net losses incurred	$55,070 74	$124,800 46

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$42,332 18
Net losses paid in the Province	67,836 32
Percentage	160.25
Net premium deposits earned in the Province	41,136 00
Net losses incurred in the Province	55,070 74
Percentage	133.87

INTER-INSURERS EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Co.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—January, 1905. *Date of Initial Ontario License.*—July 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$169,840 25
Cash in banks and other depositories		56,190 61
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$3,925 72	
Written prior to October 1st, 1930	95 13	
		4,020 85
Total Ledger Assets		230,051 71

Non-Ledger Assets

Interest accrued	$2,603 51
Market value of bonds and stocks over book value	4,469 75
Total Non-Ledger Assets	$7,073 26
Gross Assets	$237,124 97
Deduct Assets not Admitted:	
Premium deposits (business written prior to October 1st)	$95 13
Total Admitted Assets	$237,029 84

Liabilities

Net provision for unpaid losses and claims		$825 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$92,301 21	
Unearned premium deposits		46,521 50
Administration expense		155 00
Taxes due and accrued		145 00
Total Liabilities		$47,646 50
Surplus of admitted assets over all liabilities		189,383 34
Total		$237,029 84

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$759 50	$72,409 14
Deduct:		
Reinsurance	nil	nil
Return premium deposits on cancelled business	30 53	30,656 03
Net premium deposits written	$728 97	$41,753 11
Reserve of unearned premium deposits:		
At beginning of year	$664 13	$58,317 11
At end of year	812 22	46,521 50
Increase or Decrease	$148 09	$11,795 61
Net premium deposits earned	$580 88	$53,548 72
Net losses incurred	nil	16,440 35
Administration and other expenses:		
Administration	$8,181 82	
Advisory committee	573 06	
Legal	624 99	
Taxes and licenses	703 51	
		10,083 38
Net underwriting profit or savings for subscribers		$27,024 99

Subscribers' Surplus

(Limit: 6 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$183,945 46
Amount saved from premium deposits for subscribers on risks expired during the year	$27,024 99	
Income from interest and dividends	9,350 89	
Increase by adjustment of bonds and stocks	4,469 75	
Additional profits accumulated to the credit of subscribers		40,845 63
Special deposits		3,453 75
		$228,244 84
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		38,766 37
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$189,478 47

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$189,478 47
Deduct increase in assets not admitted	95 13
Surplus of admitted assets over all liabilities	$189,383 34

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	$160,000	$653 25	$22,839,023	$108,552 82
Written or renewed during year	210,000	759 50	22,211,502	72,409 14
Total	$370,000	$1,412 75	$45,050,525	$180,961 96
Deduct expired and marked off as terminated	185,000	677 00	23,891,930	88,660 75
Net in force, Dec. 31st, 1930	$185,000	$735 75	$21,158,595	$92,301 21

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two times his annual premium in a single risk and six times his annual premium in the event a continuous fire destroys several risks.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Six times average annual premium is accumulated as reserve before all current savings are returned.

WHAT is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$100,000 Fire; $100,000 Leakage.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$100,000 Fire; $100,000 Leakage.

Give classes of insurance written: Fire, Sprinkler Leakage and Tornado.

Losses

	In the Province	All Business
Gross claims paid during year	nil	$19,992 46
Expenses of adjustment and settlement of losses	nil	947 89
Net losses paid	nil	$20,940 35
Deduct net claims outstanding at beginning of year	nil	5,325 00
Add net claims outstanding at end of year	nil	825 00
Net losses incurred	nil	$16,440 35

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$728 97
Net losses paid in the Province	nil
Percentage	nil
Net premium deposits earned in the Province	580 88
Net losses incurred in the Province	nil
Percentage	nil

LUMBERMEN'S UNDERWRITING ALLIANCE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—U. S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, 623 Confederation Life Building, Toronto, Ont.

Date of Organization.—January 9, 1905. *Date of Initial Ontario License.*—July 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$1,658,649 95
Cash on hand	$13,851 58	
Cash in banks and other depositories	1,188,433 22	
		1,202,284 80
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$623,878 32	
Written prior to October 1st, 1930	65,419 52	
		689,297 84
Total Ledger Assets		$3,550,232 59

Non-Ledger Assets

Interest accrued	$14,627 53
Reinsurance recoverable on paid losses	55,286 10
Market value of bonds and stocks over book value	40,336 05
Total Non-Ledger Assets	$110,249 68
Gross Assets	$3,660,482 27
Deduct Assets not Admitted:	
Premium deposits (business written prior to October 1st)	65,419 52
Total Admitted Assets	$3,595,062 75

Liabilities

Net provision for unpaid losses and claims		$109,927 85
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,936,581 90	
Unearned premium deposits		968,290 95
Administration expense		137,859 57
Return premium deposits on cancelled business		34,569 93
Total Liabilities		$1,250,648 30
Surplus of admitted assets over all liabilities		$2,344,414 45
Total		$3,595,062 75

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$166,972 97	$3,333,913 39
Deduct:		
Reinsurance	nil	297,226 03
Return premium deposits on cancelled business	24,496 73	564,999 64
Net premium deposits written	$142,476 24	$2,471,687 72
Reserve of unearned premium deposits:		
At beginning of year	$51,225 05	$860,551 65
At end of year	59,183 92	968,290 95
Increase	$7,958 87	$107,739 30
Net premium deposits earned	$134,517 37	$2,363,948 42
Net losses incurred	$40,250 32	$1,741,210 35
Administration and other expenses:		
Administration	$536,363 76	
Advisory committee	1,750 00	
Legal	48,335 86	
Taxes and licenses	29,474 17	
		615,923 79
Net underwriting profit or savings for subscribers		$6,814 28

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposit)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$2,593,612 39
Amount saved from premium deposits for subscribers on risks expired during the year	$6,814 28	
Income from interest and dividends	113,996 55	
Profit on sale or maturity of bonds and stocks	2,625 80	
Increase by adjustment of bonds and stocks	29,886 24	
Additional profits accumulated to the credit of subscribers		153,322 87
		$2,746,935 26
Deduct:		
Amount of saving and profits returned to subscribers in cash or applied in payment of current premium deposits due		337,101 29
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$2,409,833 97

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$2,409,833 97
Deduct assets not admitted	65,419 52
Surplus of admitted assets over all liabilities	$2,344,414 45

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	$7,069,663	$102,510 10	$170,757,283	$2,151,379 11
Written or renewed during year	10,931,423	166,972 97	289,905,512	3,333,913 39
Total	$18,001,086	$269,483 07	$460,662,795	$5,485,292 50
Deduct expired and marked off as terminated	8,895,868	151,115 23	244,776,895	3,064,565 14
Gross in force, Dec. 31st, 1930	$9,105,218	$118,367 84	$215,885,900	$2,420,727 36
Deduct:				
Reinsured and authorized deductions	nil	nil	nil	484,145 46
Net in force, Dec. 31st, 1930	$9,105,218	$118,367 84	$215,885,900	$1,936,581 90

Miscellaneous

To what extent is the liability of the subscriber limited?

Answer.—Not to exceed amount of annual premium deposit on any one risk.

To what extent are savings withheld from subscribers before all current savings are repaid?

Answer.—Five times the annual premium.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$75,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$75,000.

Give classes of insurance written: Fire.

Losses

	In the Province	All Business
Gross claims paid during year	$42,986 07	$2,016,413 16
Expenses of adjustment and settlement of losses	314 25	17,526 68
Total	$43,300 32	$2,033,939 84
Less reinsurance on losses paid during year	nil	377,452 34
Net losses paid	$43,300 32	$1,656,487 50
Deduct net claims outstanding at beginning of year	3,050 00	25,205 00
Add net claims outstanding at end of year	nil	109,927 85
Net losses incurred	$40,250 32	$1,741,210 35

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$142,476 24
Net losses paid in the Province	43,300 32
Percentage	30 39
Net premium deposits earned in the Province	$134,517 37
Net losses incurred in the Province	40,250 32
Percentage	29 85

MANUFACTURING LUMBERMEN'S UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—Rankin-Benedict Underwriting Co.

Ontario Representative.—A. C. Manbert, 1003 Federal Building, Toronto, Ont.

Date of Organization.—November 1, 1898. *Date of Initial Ontario License.*—January 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$2,042,903 74
Cash in banks and other depositories		1,339,561 85
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$418,574 86	
Written prior to October 1st, 1930	77,668 12	
		496,242 98
Total Ledger Assets		$3,878,708 57

Non-Ledger Assets

Interest accrued	$23,053 18
Market value of bonds and stock over book value	27,706 26
Total Non-Ledger Assets	$50,759 44
Gross Assets	$3,929,468 01
Deduct Assets not Admitted:	
Premium deposits (business written prior to October 1st)	$77,668 12
Total Admitted Assets	$3,851,799 89

Liabilities

Net provision for unpaid losses and claims		$81,650 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,798,403 46	
Unearned premium deposits		$899,201 73
Administration expense		99,248 60
Total Liabilities		$1,080,100 33
Surplus of admitted assets over all liabilities		$2,771,699 56
Total		$3,851,799 89

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$90,213 90	$2,514,618 13
Deduct:		
Reinsurance	nil	185,303 42
Return premium deposits on cancelled business	13,141 51	365,316 45
Net premium deposits written	$77,072 39	$1,963,998 26
Reserve of unearned premium deposits:		
At beginning of year	$29,871 96	$832,494 57
At end of year	35,283 74	899,201 73
Increase	$5,411 78	$66,707 16
Net premium deposits earned	$71,660 61	$1,897,291 10
Net losses incurred	4,966 35	1,213,837 69
Administration and other expenses:		
Administration	$417,549 02	
Advisory committee	4,283 02	
Legal	30,032 13	
Taxes and licenses	24,497 31	
Exchange	288 30	
		476,649 78
Net underwriting profit or savings for subscribers		$206,803 63

Subscribers' Surplus

(Limit: 2 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$2,819,623 65
Amount saved from premium deposits for subscribers on risks expired during the year	$206,803 63	
Income from interest and dividends	134,959 46	
Decrease by adjustment of bonds and stocks Debit	452 08	
Increase of market over book value of bonds	27,706 26	
Additional profits accumulated to the credit of subscribers		369,017 27
		$3,188,640 92
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of incurred premium deposits due		339,273 24
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$2,849,367 68

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$2,849,367 68
Deduct assets not admitted	77,668 12
Surplus of admitted assets over all liabilities	$2,771,699 56

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	$3,901,625	$67,457 30	$131,880,622	$2,081,236 44
Written or renewed during year	5,413,625	90,213 90	162,403,587	2,514,618 13
Total	$9,315,250	$157,671 20	$294,284,209	$4,595,854 57
Deduct expired and marked off as terminated	4,754,975	80,696 90	152,237,330	2,347,850 25
Gross in force, Dec. 31st, 1930	$4,560,275	$76,974 30	$142,046,879	$2,248,004 32
Deduct:				
Reinsured and authorized deductions	nil	15,394 86	nil	449,600 86
Net in force, Dec. 31st, 1930	$4,560,275	$61,579 44	$142,046,879	$1,798,403 46

Miscellaneous

To what extent is the liability of the subscriber limited?
ANSWER.—One additional annual premium.
To what extent are savings withheld from subscribers before all current savings are repaid?
ANSWER.—Two annual premiums.
What is the largest aggregate amount insured in any one hazard?
ANSWER.—$150,000.
What is the largest net aggregate amount insured in any one hazard?
ANSWER.—$105,000.
Give classes of insurance written: Fire, Tornado.

Losses

	In the Province	All Business
Gross claims paid during year	$7,371 60	$1,263,210 35
Expenses of adjustment and settlement of losses	94 75	11,175 35
Total	$7,466 35	$1,274,385 70
Less reinsurance on losses paid during year	nil	87,148 01
Net losses paid	$7,466 35	$1,187,237 69
Deduct net claims outstanding at beginning of year	2,500 00	55,050 00
Add net claims outstanding at end of year	nil	81,650 00
Net losses incurred	$4,966 35	$1,213,837 69

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$77,072 39
Net losses paid in the Province	7,466 35
Percentage	9 69
Net premium deposits earned in the Province	$71,660 61
Net losses incurred in the Province	4,966 35
Percentage	6 93

METROPOLITAN INTER-INSURERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1928. *Date of Initial Ontario License.*—September 4, 1928.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$770,657 02
Cash on hand	$273 19	
Cash in banks and other depositories	110,074 00	
		110,347 19
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$26,388 17	
Written prior to October 1st, 1930	1,366 35	
		27,754 52
Advances to inspectors		3,344 17
Total Ledger Assets		$912,102 90

Non-Ledger Assets

Interest accrued		$8,310 25
Market value of bonds and stocks over book value		14,602 98
Total Non-Ledger Assets		$22,913 23
Gross Assets		$935,016 13
Deduct Assets not Admitted:		
Premium deposits (business written prior to October 1st)	$1,366 35	
Cash advance to inspectors	3,344 17	
		$4,710 52
Total Admitted Assets		$930,305 61

Liabilities

Net provision for unpaid losses and claims		$1,459 50
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$514,416 23	
Unearned premium deposits		276,254 08
Administration expense		7,119 33
Taxes due and accrued		2,000 00
Other liabilities:		
Subscribers accounts in adjustment		6,624 20
Cash dividends unpaid to subscribers		48,546 86
Total Liabilities		$342,003 97
Surplus of admitted assets over all liabilities		$588,301 64
Total		$930,305 61

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$23,587 20	$455,050 29
Deduct:		
Reinsurance	nil	11,217 65
Return premium deposits on cancelled business	$3,572 83	117,258 36
Net premium deposits written	$20,014 37	$326,574 28
Reserve of unearned premium deposits:		
At beginning of year	$15,419 07	$288,287 75
At end of year	17,012 21	276,254 08
Increase or decrease	$1,593 14	$12,033 67
Net premium deposits earned	$18,421 23	$338,607 95
Net losses incurred	31,403 94	56,912 89
Administration and other expenses:		
Administration	$109,557 64	
Advisory committee	3,082 09	
Legal	nil	
Taxes and licenses	3,653 54	
Association fees, etc.	5,244 68	
		121,537 95
Net underwriting profit or savings for subscribers		$160,157 11

Subscribers' Surplus

(Limit: 10 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not, including premium deposits on unexpired risks, January 1st, 1930		$468,364 62
Amount saved from premium deposits for subscribers on risks expired during the year	$160,157 11	
Income from interest and dividends	33,041 48	
Decrease by adjustment of bonds and stocks . . . . Debit	791 90	
Increase of market value over book value of bonds	14,602 98	
Additional profits accumulated to the credit of subscribers		207,009 67
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		$82,362 13
Amount held to the credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, December 31st, 1930		$593,012 16

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$593,012 16
Deduct assets not admitted	4,710 52
Surplus of admitted assets over all liabilities	$588,301 64

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	nil	nil	$137,160,315	$492,374 89
Written or renewed during year	$7,841,826	$23,587 20	147,874,496	455,050 29
Total	nil	nil	$285,034,811	$947,425 18
Deduct expired and marked off as terminated	nil	nil	138,523,900	433,008 95
Net in force, Dec. 31st, 1930	nil	nil	$146,510,911	$514,416 23

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two and one-half times their annual premium on a single risk; ten times such premium in a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent. of annual savings retained until reserve is accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$125,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$125,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	$30,721 91	$63,879 97
Expenses of adjustment and settlement of losses	466 53	1,427 77
Net losses paid	$31,188 44	$65,307 74
Deduct net claims outstanding at beginning of year	69 50	9,854 35
Add net claims outstanding at end of year	285 00	1,459 50
Net losses incurred	$31,403 94	$56,912 89

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$20,014 37
Net losses paid in the Province	31,188 44
Percentage	155.83
Net premium deposits earned in the Province	$18,421 23
Net losses incurred in the Province	31,403 94
Percentage	170.48

NATIONAL LUMBER MANUFACTURERS' INTER-INSURANCE EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—Lynn-Payne Underwriting Co.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1915. *Date of Initial Ontario License.*—September 4, 1928.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$169,455 50
Cash in banks and other depositories		395,387 04
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$129,726 69	
Written prior to October 1st, 1930	7,411 59	
		137,138 28
Total Ledger Assets		$701,980 82

Non-Ledger Assets

Interest accrued	$842 71
Market value of bonds and stocks over book value	3,104 50
Total Non-Ledger Assets	$3,947 21
Gross Assets	$705,928 03
Deduct Assets not Admitted:	
Premium deposits (business written prior to October 1st)	7,411 59
Total Admitted Assets	$698,516 44

Liabilities

Net provision for unpaid losses and claims		$7,139 02
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$305,228 52	
Unearned premium deposits		152,614 26
Administration expense		27,223 20
Reserve for taxes		5,000 00
Total Liabilities		$191,576 48
Surplus of admitted assets over all liabilities		$506,539 96
Total		$698,516 44

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$18,570 20	$482,907 86
Deduct:		
Reinsurance	nil	32,946 17
Return premium deposits on cancelled business	16,147 82	53,679 21
Net premium deposits written	$12,422 38	$396,282 48
Reserve of unearned premium deposits:		
At beginning of year	$2,281 00	$141,066 14
At end of year	4,782 62	156,614 26
Increase	$2,501 62	$11,548 12
Net premium deposits earned	$9,920 76	$384,734 36
Net losses incurred	3,528 86	174,080 86
Administration and other expenses:		
Administration	$86,162 97	
Advisory committee	681 92	
Legal	4,013 87	
Taxes and licenses	5,274 32	
		96,133 08
Net underwriting profit or savings for subscribers		$114,520 42

Subscribers' Surplus

(Limit: 2 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, January 1st, 1930		$404,252 23
Amount saved from premium deposits for subscribers on risks expired during the year	$114,520 42	
Income from interest and dividends	18,707 73	
Increase of market value of bonds and stocks over book value	2,910 00	
Additional profits accumulated to the credit of subscribers		136,138 15
		$540,390 38
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		26,438 83
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$513,951 55

Summary of Subscribers' Surplus

Amount held to credit of subscribers' surplus	$513,951 55
Deduct assets not admitted	7,411 59
Surplus of admitted assets over all liabilities	$506,539 96

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	$491,800	$9,053 10	$25,984,520	$408,851 70
Written or renewed during year	1,176,549	18,570 20	30,973,208	482,907 86
Total	$1,668,349	$27,623 30	$56,957,728	$891,759 56
Deduct expired and marked off as terminated	832,690	9,521 12	28,475,941	455,990 07
Gross in force, Dec. 31st, 1930	$835,659	$18,102 18	$28,481,787	$435,769 49
Deduct reinsured and authorized deductions	nil	5,679 80	nil	130,540 97
Net in force, Dec. 31st, 1930	$835,659	$12,422 38	$28,481,787	$305,228 52

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Liability on any one risk limited to one annual deposit.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Current savings paid after accumulated savings equal two annual premium deposits.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$40,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$25,000.

Give classes of insurance written: Fire and Lightning on Woodworking Plants.

Losses

	In the Province	All Business
Gross claims paid during year	$4,203 12	$180,712 10
Expenses of adjustment and settlement of losses	46 75	2,092 12
Total	$4,249 87	$182,804 22
Less reinsurance on losses paid during year	nil	$6,077 38
Net losses paid	$4,249 87	$176,726 84
Deduct net claims outstanding at beginning of year	$769 67	$9,785 00
Add net claims outstanding at end of year	48 66	7,139 02
Net losses incurred	$3,528 86	$174,080 86

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$12,422 38
Net losses paid in the Province	4,249 87
Percentage	34.20
Net premium deposits earned in the Province	$9,920 76
Net losses incurred in the Province	3,528 86
Percentage	35.67

NEW YORK RECIPROCAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1891. *Date of Initial Ontario License.*—June, 1926.

Statement for Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$3,212,122 83
Cash on hand	$299 80	
Cash in banks and other depositories	167,651 48	
		167,951 28
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$49,695 16	
Written prior to October 1st, 1930	4,499 84	
		54,195 00
Other ledger assets:		
Cash advanced to inspectors		3,669 79
Total Ledger Assets		$3,437,938 90

Non-Ledger Assets

Interest accrued		$38,993 71
Market value of bonds and stocks over book value		126,617 17
Total Non-Ledger Assets		$165,610 88
Gross Assets		$3,603,549 78
Deduct Assets not Admitted:		
Premium deposits (business written prior to October 1st)	$4,499 84	
Cash advanced to inspectors	3,669 79	
		8,169 63
Total Admitted Assets		$3,595,380 15

Liabilities

Net provision for unpaid losses and claims		$4,606 88
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,054,000 31	
Unearned premium deposits		544,612 55
Administration expense		17,847 66
Taxes due and accrued		5,000 00
Other liabilities:		
Cash dividends remaining unpaid to subscribers		$239,806 88
Subscribers' accounts in adjustment		40,219 26
Total Liabilities		$852,093 23
Surplus of admitted assets over all liabilities		$2,743,286 92
Total		$3,595,380 15

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$28,319 13	$825,182 00
Deduct:		
Reinsurance	nil	16,163 99
Return premium deposits on cancelled business	2,725 01	255,576 81
Net premium deposits written	$25,594 12	$553,441 20
Reserve of unearned premium deposits:		
At beginning of year	23,224 56	615,904 13
At end of year	25,082 24	544,612 55
Increase or decrease	$1,857 68	$71,291 58
Net premium deposits earned	$23,736 44	$624,732 78
Net losses incurred	1,705 68	73,689 55
Administration and other expenses:		
Administration	$184,497 33	
Advisory committee	5,550 07	
Legal	nil	
Taxes and licenses	5,006 58	
Association fees, etc.	14,499 41	
		209,553 39
Net underwriting profit or savings for subscribers		$341,489 84

Subscribers' Surplus

(Limit: 10 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, January 1st, 1930		$2,724,095 92
Amount saved from premium deposits for subscribers on risks expired during the year	$341,489 84	
Income from interest and dividends	145,673 65	
Profit on sale on maturity of bonds and stocks	5,828 13	
Decrease by adjustment of bonds and stocks Debit	5,882 69	
Increase in market value over book value of bonds	73,180 19	
Additional profits accumulated to the credit of subscribers		560,289 12
		$3,284,385 04
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		532,928 49
Amount held to the credit of subscribers' savings or surplus account, not including premium deposits on unexpired risks, December 31st, 1930		$2,751,456 55

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$2,751,456 55
Deduct assets not admitted	8,169 63
Surplus of admitted assets over all liabilities	$2,743,286 92

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	nil	nil	$415,178,401	$1,171,464 69
Written or renewed during year	$14,228,679	$28,319 13	354,435,828	825,182 00
Total	nil	nil	$769,614,229	$1,996,646 69
Deduct expired and marked off as terminated	nil	nil	397,788,206	942,646 38
Net in force, Dec. 31st, 1930	nil	nil	$371,826,023	$1,054,000 31

Miscellaneous

To what extent is the liability of the subscriber limited?

Answer.—One and one-half times their annual premium on a single risk; ten times such premium on a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

Answer.—Seventy-five per cent. of current savings applied to reserve until fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$500,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$500,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	$1,318 93	$77,385 73
Expenses of adjustment and settlement of losses	46 75	3,765 54
Net losses paid	$1,365 68	$81,151 27
Deduct net claims outstanding at beginning of year	nil	12,068 60
Add net claims outstanding at end of year	340 00	4,606 88
Net losses incurred	$1,705 68	$73,689 55

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$25,594 12
Net losses paid in the Province	1,365 68
Percentage	5.33
Net premium deposits earned in the Province	23,736 44
Net losses incurred in the Province	1,705 68
Percentage	7.18

SUBSCRIBERS AT RECIPROCAL EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorneys-in-Fact.—Bruce Dodson and Ralph Dodson.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—December 1, 1900. *Date of Initial Ontario License.*—July 11, 1925.

Statement for Year Ending 31st December, 1930

Ledger Assets

Mortgage loans on real estate, first liens		$72,500 00
Book value of bonds and debentures		1,119,635 83
Cash:		
On hand	nil	
In banks and other depositories	$290,596 27	
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$135,178 14	
Written prior to October 1st, 1930	nil	
Other ledger assets:		
Due from reinsurance companies on account of pro rata reinsurance contracts cancelled, collected in January, 1931		54,365 17
Total Ledger Assets		$1,672,275 41

Non-Ledger Assets

Interest due, $260.00; accrued, $11,918.78	$12,178 78
Market value of bonds and stocks over book value	34,112 65
Total Non-Ledger Assets	$46,291 43
Gross Assets	$1,718,566 84
Deduct Assets not Admitted:	
Premium deposits (business written prior to October 1st)	nil
Total Admitted Assets	$1,718,566 84

Liabilities

Net provision for unpaid losses and claims		$34,449 06
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,079,774 17	
Unearned premium deposits		579,390 58
Administration expense		13,517 81
Taxes due and accrued		9,000 00
Total Liabilities		$636,357 45
Surplus of admitted assets over all liabilities		1,082,209 39
Total		$1,718,566 84

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$1,255 50	$1,255,955 28
Deduct:		
Reinsurance	nil	96,329 83
Return premium deposits on cancelled business	483 30	286,479 71
Net premium deposits written	$772 20	$873,145 74
Reserve of unearned premium deposits:		
At beginning of year	$282 78	$479,897 71
At end of year	274 60	579,390 58
Increase or decrease	$8 18	$99,492 87
Net premium deposits earned	$780 38	$773,652 87
Net losses incurred	nil	237,732 30
Administration and other expenses:		
Administration	$294,957 00	
Advisory committee	1,382 03	
Legal	13,636 20	
Taxes and licenses	10,900 25	
Association fees, etc., Rating and Inspection Bureau	10,253 08	
		331,128 56
Net underwriting profit or savings for subscribers		$204,792 01

Subscribers' Surplus

(Limit: one time Annual Premium Deposits)

(Limit: two times Annual Premium Deposits, Sprinklered Risks)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$1,072,471 38
Amount saved from premium deposits for subscribers on risks expired during the year	$204,792 01	
Income from interest and dividends	65,573 11	
Profit on sale or maturity of bonds and stocks	212 50	
Decrease by adjustment of bonds and stocks . . . Debit	1,491 52	
Profit from change in difference between book and market during year	19,958 00	
Additional profits accumulated to the credit of subscribers		289,044 10
		$1,361,515 48
Deduct:		
Amounts transferred to excess loss fund		218 32
		$1,361,297 16
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		279,087 77
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$1,082,209 39

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$1,082,209 39
Deduct assets not admitted	nil
Surplus of admitted assets over all liabilities	$1,082,209 39

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	$107,200	$1,475 35	$147,133,201	$1,231,669 09
Written or renewed during year	75,000	1,205 50	146,683,406	1,255,955 28
Total	$182,200	$2,180 85	$293,816,607	$2,487,624 37
Deduct expired and marked off as terminated	95,000	1,393 00	146,677,519	1,187,966 41
Gross in force, Dec. 31st, 1930	$87,200	$1,287 85	$147,139,088	$1,299,657 96
Deduct:				
Reinsured and authorized deductions	nil	nil	15,509,970	219,883 79
Net in force, December 31st, 1930	$87,200	$1,287 85	$131,629,118	$1,079,774 17

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One annual premium deposit on unsprinklered risks and two annual premium deposits on sprinklered risks.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Twenty-five per cent. returned at close of policy year. Excess held until surplus requirement is met.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$500,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$100,000.

Give classes of insurance written: Fire, Tornado, Sprinkler Leakage.

Losses

	In the Province	All Business
Gross claims paid during year	nil	$322,054 02
Expenses of adjustment and settlement of losses	nil	4,770 37
Total	nil	$326,824 39
Less reinsurance on losses paid during year	nil	$39,859 45
Net losses paid	nil	$286,964 94
Deduct net claims outstanding at beginning of year	nil	$83,681 70
Add net claims outstanding at end of year	nil	34,449 06
Net losses incurred	nil	$237,732 30

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$772 20
Net losses paid in the Province	nil
Percentage	nil
Net premium deposits earned in the Province	$780 38
Net losses incurred in the Province	nil
Percentage	nil

TORNADO INTER-INSURANCE EXCHANGE

PRINCIPAL OFFICE, DULUTH, MINN.

Attorney-in-Fact.—E. M. Heinselman.

Ontario Representative.—W. A. Clark, Jr., Fort William, Ont.

Date of Organization.—October, 1920. *Date of Initial Ontario License.*—December 1st, 1929.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures	$229,950 00
Cash in banks and other depositories	4,375 23
Due from Attorney-in-Fact	7 62
Total Ledger Assets	$234,332 85

Non-Ledger Assets

Interest due, $250.00; accrued, $2,022.55		$2,272 55
Total Non-Ledger Assets		$2,272 55
Gross Assets		$236,605 40
Deduct Assets not Admitted:		
Book value of bonds over market value	$6,873 75	
Market value of special deposits in excess of corresponding liabilities	9,580 53	
		16,454 28
Total Admitted Assets		$220,151 12

Liabilities

Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$30,293 53	
Unearned premium deposits		$15,146 77
Return premium deposits on cancelled business		30 47
Taxes due and accrued		382 95
Total Liabilities		$15,560 19
Surplus of admitted assets over all liabilities		204,590 93
Total		$220,151 12

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$3,069 40	$42,640 60
Deduct:		
Reinsurance	365 30	4,940 43
Return premium deposits on cancelled business	nil	1,129 36
Net premium deposits written	$2,704 10	$36,570 81
Reserve of unearned premium deposits:		
At beginning of year	$1,093 54	$14,517 73
At end of year	1,119 97	15,146 77
Increase	$26 43	$629 04
Net premium deposits earned	$2,677 67	$35,941 77
Administration and other expenses:		
Administration	$10,377 80	
Advisory committee	1,522 65	
Legal	2 00	
Taxes and licenses	392 05	
Commission on bonds purchased	75 00	
Deposit box, $25.00; surety bond, $62.50	87 50	
Adjusting annual statement	199 14	
Inspection and audit bureau expense	7 00	
Compensation, postage and insurance securities	14 66	
Robbery insurance on safety deposit boxes	135 20	
		$12,813 00
Net underwriting profit or savings for subscribers		$23,128 77

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$220,375 82
Amount saved from premium deposits for subscribers on risks expired during the year	$23,128 77	
Income from interest and dividends	12,279 67	
Profit on sale or maturity of bonds and stocks	858 75	
Additional profits accumulated to the credit of subscribers		36,267 19
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		$35,597 80
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$221,045 21

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$221,045 21
Deduct assets not admitted	16,454 28
Surplus of admitted assets over all liabilities	$204,590 93

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	$200,600	$2,989 75	$2,863,850	$39,691 94
Written or renewed during year	206,000	3,069 40	3,071,250	42,640 60
Total	$406,600	$6,059 15	$5,935,100	$82,332 54
Deduct expired and marked off as terminated	$200,600	$2,989 75	$2,908,350	40,821 30
Gross in force, Dec. 31st, 1930	$206,000	$3,069 40	$3,026,750	$41,511 24
Deduct reinsured and authorized deductions	nil	829 45	nil	11,217 71
Net in force, Dec. 31st, 1930	$206,000	$2,239 95	$3,026,750	$30,293 53

Miscellaneous

To what extent is the liability of the subscriber limited?

Answer.—$1,500.00 to $10,500.00 on any one Coal Bridge; $3,000.00 to $21,000.00 on any one dock consisting of two or more bridges.

To what extent are savings withheld from subscribers before all current savings are repaid?

Answer.—To maintain sufficient reserve funds. Returned at discretion of Executive Committee.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$80,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$80,000.

Give classes of insurance written: Tornado only.

Losses

	In the Province	All Insurance
Gross claims paid during year	nil	nil
Net Losses Paid	nil	nil
Deduct net claims outstanding at beginning of year	nil	nil
Add net claims outstanding at end of year	nil	nil
Net Losses Incurred	nil	nil

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$2,704 10
Net losses paid in Province	nil
Percentage	nil
Net premium deposits earned in the Province	2,677 67
Net losses incurred in the Province	nil
Percentage	nil

UNDERWRITERS' EXCHANGE

Principal Office, Kansas City, Missouri

Attorney-in-Fact.—T. H. Mastin Co.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—February, 1902. *Date of Initial Ontario License.*—July 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures		$1,287,833 55
Cash in banks and other depositories		254,936 24
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	$20,760 97	
Written prior to October 1st, 1930	658 23	
		21,419 20
Total Ledger Assets		$1,564,188 99

Non-Ledger Assets

Interest due, $112.50, accrued, $20,316.98		$20,429 48
Total Non-Ledger Assets		$20,429 48
Gross Assets		$1,584,618 47
Deduct Assets not Admitted:		
Premium deposits (business written prior to October 1st)	$658 23	
Book value of bonds over market value	2,433 55	
		3,091 78
Total Admitted Assets		$1,581,526 69

Liabilities

Net provision for unpaid losses and claims		$8,495 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$428,757 94	
Unearned premium deposits		224,886 11
Taxes due and accrued		460 00
Expense bills due and accrued		635 00
Total Liabilities		$234,476 11
Surplus of admitted assets over all liabilities		$1,347,050 58
Total		$1,581,526 69

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$2,934 25	$433,057 74
Deduct:		
Reinsurance	nil	nil
Return premium deposits on cancelled business	628 16	163,711 79
Net premium deposits written	$2,306 09	$269,354 95
Reserve of unearned deposits:		
At beginning of year	3,106 84	256,007 02
At end of year	1,925 43	224,886 11
Decrease	$1,181 41	$31,120 91
Net premium deposits earned	$3,487 50	$300,466 86
Net losses incurred	nil	49,479 53
Administration and other expenses:		
Administration	$59,059 34	
Advisory committee	2,516 78	
Legal	3,323 67	
Taxes and licenses	740 98	
		65,640 77
Net underwriting profit or savings for subscribers		$185,346 56

Subscribers' Surplus

(Limit: 6 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930		$1,374,028 55
Amount saved from premium deposits for subscribers on risks expired during the year	$185,346 56	
Income from interest and dividends	68,233 03	
Profit on sale or maturity of bonds and stocks	790 59	
Additional profits accumulated to the credit of subscribers		$254,370 18
Special deposits		21,378 17
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		$299,634 54
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930		$1,350,142 36

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$1,350,142 36
Deduct assets not admitted	3,091 78
Surplus of admitted assets over all liabilities	$1,347,050 58

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929	$764,000	$3,094 25	$164,369,414	$497,348 70
Written or renewed during year	814,000	2,934 25	197,445,831	433,057 74
Total	$1,578,000	$6,028 50	$361,815,245	$930,406 44
Deduct expired and marked off as terminated	874,000	3,204 75	199,516,022	501,648 50
Net in force, Dec. 31st, 1930	$704,000	$2,823 75	$162,299,223	$428,757 94

Miscellaneous

To what extent is the liability of the subscriber limited?

Answer.—Two times his annual premium in a single risk and ten times his annual premium in the event a continuous fire destroys several risks.

To what extent are savings withheld from subscribers before all current savings are repaid?

Answer.—Six times the average annual premium is accumulated as reserve before all current savings are returned.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$600,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$600,000.

Give class of insurance written: Fire, Sprinkler Leakage, Tornado.

Losses

	In the Province	All Business
Gross claims paid during year	nil	$56,397 02
Expenses of adjustment and settlement of losses	nil	1,587 51
Total	nil	$57,984 53
Deduct net claims outstanding at beginning of year	nil	17,000 00
Add net claims outstanding at end of year	nil	8,495 00
Net losses incurred	nil	$49,479 53

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$2,306 09
Net losses paid in the Province	nil
Percentage	nil
Net premium deposits earned in the Province	$3,487 50
Net losses incurred in the Province	nil
Percentage	nil

WARNER RECIPROCAL INSURERS

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1926. *Date of Initial Ontario License.*—October 12, 1927.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures, United States Government Securities		$472,228 75
Cash in banks and other depositories		472,363 83
Guaranty deposits in course of collection:		
On policies dated subsequent to October 1st, 1930	$55,880 60	
On policies dated prior to October 1st, 1930	6,174 50	
		62,055 10
Total Ledger Assets		$1,006,647 68

Non-Ledger Assets

Interest accrued	$5,944 93
Market value of bonds and stocks over book value	31,044 70
Total Non-Ledger Assets	$36,989 63
Gross Assets	$1,043,637 31
Deduct Assets not Admitted:	
Guaranty deposits on policies dated prior to October 1st	6,174 50
Total Admitted Assets	$1,037,462 81

Liabilities

Net provision for unpaid losses and claims		$1,611 31
Gross guaranty deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$538,466 04	
Unearned guaranty deposits		$269,233 02
Return guaranty deposits on cancelled insurance		1,725 33
Other liabilities:		
Reserve for State taxes		4,669 95
Total Liabilities		$277,239 61
Surplus of admitted assets over all liabilities		$760,223 20
Total		$1,037,462 81

Income and Expenditure

	In the Province	All Insurance
Gross guaranty deposits written	$911 09	$913,524 36
Deduct:		
Reinsurance	nil	7,039 44
Return guaranty deposits on cancelled insurance	740 19	244,878 30
Net guaranty deposits written	$170 90	$661,606 62
Reserve of unearned guaranty deposits:		
At beginning of year	325 31	290,202 12
At end of year	69 54	269,233 02
Decrease	$255 77	$20,969 10
Net guaranty deposits earned	$426 67	$682,575 72
Net losses incurred	nil	$197,971 55
Administration and other expenses:		
Administration	$146,355 37	
Advisors	2,739 83	
Legal	5,153 16	
Taxes and licenses	7,447 14	
Rating bureau expense	5,567 64	
Exchange on insurers' cheques	515 71	
Audit expense	600 00	
		168,378 85
Net savings for subscribers		$316,225 32

Subscribers' Savings

(Limit: 5 times Annual Guaranty Savings Deposits)

Amount held to credit of subscribers' savings accounts not including guaranty deposits on unexpired risks, January 1st, 1930		$197,852 51
Amount saved from guaranty deposits for subscribers on risks expired during the year	$316,225 32	
Income from interest	30,737 70	
Increase in market value of bonds	8,976 57	
Additional profits accumulated to the credit of subscribers		355,939 59
		$553,792 10
Deduct:		
Amount of savings returned to subscribers in cash or applied in payment of current guaranty deposits due		158,429 03
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Interest on reserve fund	$14,646 31	
Amount held to the credit of subscribers' savings accounts not including guaranty deposits on unexpired risks, December 31st, 1930		$380,716 76

Summary of Subscribers' Savings and Reserve Fund

Amount held to the credit of subscribers' savings	$380,716 76
Other special reserve accounts as per detailed schedules attached	385,680 94
Total	$766,397 70
Deduct assets not admitted	$6,174 50
Surplus of admitted assets over all liabilities	$760,223 20

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund accounts as of January 1st, 1930		$426,999 31
Add:		
Interest on reserve fund	$14,646 31	441,645 62
		$441,645 62
Deduct:		
Amount of reserve fund returned to subscribers		55,964 68
Amount held to credit of subscribers reserve fund accounts as of January 1st, 1931		$385,680 94

Risks and Guarantee Deposits

	In the Province		All Insurance	
	Risks	Gross Guaranty Deposits	Risks	Gross Guaranty Deposits
Gross in force, Dec. 31st, 1929	nil	nil	$70,607,478	$725,505 30
Written or renewed during year	$103,054	$911 09	90,493,721	913,524 36
Total	nil	nil	$161,101,199	$1,639,029 66
Deduct expired and marked off as terminated	nil	nil	$92,268,076	$965,947 10
Gross in force, Dec. 31st, 1930	nil	nil	$68,833,123	$673,082 56
Deduct:				
Reinsured and authorized deductions	nil	nil	nil	134,616 52
Net in force, Dec. 31st, 1930	nil	nil	$68,833,123	$538,466 04

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—The extent of guarantee deposits of the insured.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$125,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$125,000.

Give classes of insurance written or to be written: Fire, Lightning, Hail, Windstorm, Use and Occupancy and Sprinkler Leakage.

Losses

	In the Province	All Insurance
Gross claims paid during year	nil	$255,852 55
Expenses of adjustment and settlement of losses	nil	10,183 38
Total	nil	$266,035 93
Less reinsurance on losses paid during year	nil	nil
Net Losses Paid	nil	$266,035 93
Deduct net claims outstanding at beginning of year	nil	69,675 69
Add net claims outstanding at end of year	nil	1,611 31
Net losses incurred	nil	$197,971 55

Provincial Net Premium Deposits and Losses

Net guaranty deposits written in the Province	$170 90
Net losses paid in the Province	nil
Percentage	nil
Net guaranty deposits earned in the Province	426 67
Net losses incurred in the Province	nil
Percentage	nil

I

PENSION FUND ASSOCIATIONS

I

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, P.Q.

NOTE.—*For detailed description of funds and method of operation, see 1928 Report, page 351.*

Managing Director, Antoni Lesage

Capital Stock

Authorized	$1,000,000 00
Subscribed	350,000 00
Paid up	348,185 00

Statement for the Year Ending 31st December, 1930

Company Funds

BALANCE SHEET

Assets

Cash on hand and in banks	$29,096 45
Book value of bonds	11,669 63
Book value of real estate	155,000 00
*Contributions and entrance fees, due	96,694 51
Sundry accounts receivable	5,993 03
*Commission costs	108,000 00
*Sundry deferred charges	9,187 87
Advances to annuity fund	6,393 48
*Furniture and fixtures	4,375 64
Total Assets	$426,410 61

Liabilities

Agents' commissions, etc.		$30,690 61
Reserve for depreciation on real estate		2,500 64
Contributions paid in advance		9,021 78
Other liabilities		4,412 09
Capital paid in	$348,185 00	
Balance profit and loss account	31,600 49	
		379,785 49
Total Liabilities		$426,410 61

Revenue Account

Income

Contributions of members	$170,011 00
Entrance fees	9,382 00
Interest on investments	5,450 94
Real estate income	7,907 99
Total Income	$192,751 93

Expenditure

Salaries	$39,061 71
Collection charges	20,289 67
Commissions	12,021 52
All other expenditure	75,713 62
Contributions and entrance fees of past years written off	23,731 41
Government taxes	4,118 34
Agents' balances written off	4,543 62
Balance carried to profit and loss account	13,272 04
Total Expenditure	$192,751 93

Profit and Loss Account

Balance brought forward from previous year	$51,278 45
Amount transferred from revenue account	13,272 04
Total	$64,550 49
Dividends to shareholders	$32,950 00
Balance carried forward	31,600 49
Total	$64,550 49

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*These assets amounting to $218,258.02 disallowed under The Ontario Insurance Act, making the net assets, $208,152.59.

Pension Fund

BALANCE SHEET

Assets

Mortgage loans on real estate	$1,563,321 37
Book value of bonds, debentures, etc.	5,372,747 98
Cash in banks	238,310 23
Interest due and accrued	108,008 02
Assessments due and unpaid	330,479 26
Total Assets	$7,612,866 86

Liabilities

Assessments paid in advance	33,242 84
Reserves for assessments past due	143,969 60
Assessments due to deceased members	147 00
Pension unpaid	1,769,358 70
Other liabilities	4,336 50
Principal of pension fund	5,661,312 22
Total Liabilities	$7,612,866 86

Receipts

Assessments	$408,999 00
Interest on investments	312,746 45
All other income	258 92
Total Receipts	$722,004 37

Disbursements

Pensions distributed	402,225 46
Assessments refunded to estates of deceased members	12,499 06
Total Disbursements	$414,724 52

Principal of Pension Fund

Revenue of active members (60,813 holding 136,333 shares)	$3,666,258 00
Assessments forfeited paid by lapsed members	376,059 34
Interest in investments	1,737,899 05
Fines, exchanges, profits and adjustments	57,733 35
	$5,837,949 74
Reserve for assessments past due	176,637 52
Total	$5,661,312 22

Annuity Fund

BALANCE SHEET

Assets

Book value of bonds, debentures, etc.	$30,212 50
Cash on hand and in banks	106 52
Interest due and accrued	629 54
Deferred organization expenses	3,617 26
Total	$34,565 82

Liabilities

Net liability under annuity contracts	$28,065 82
Owing to company funds	6,500 00
Total	$34,565 82

Revenue Account

Income

Interest on investments	$752 15
Other revenue	126 16
Total Income	$878 31

Disbursements

General expense	$100 00
Surplus of income over disbursements (applied against deferred organization expense)	778 31
Total Disbursements	$878 31

Business in Ontario

Assessments, contributions, etc.—Entrance fees	$577 00
Contributions	1,261 41
Assessments	3,530 82
Total	$5,369 23

	Members	Shares
Total membership in Ontario, December 31st, 1929	973	2,533
New members joined during year	257	769
Transfers from outside Province	25	50
	1,255	3,352
Expirations by death	2	4
Expirations by reimbursement	55	247
Total membership in Ontario, December 31st, 1930	1,198	3,101

SOCIETE ST.-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—*For detailed description of funds and method of operation, see 1928 Report, page 352.*

OFFICERS AND DIRECTORS

Officers.—President, Guy Vaniet, Montreal; 1st Vice-President, Aime Parent, Verdun; 2nd Vice-President, Ernest Brossard, Montreal; Manager, J. V. Desaulniers, Montreal; General Secretary, V. E. Beaupre, Montreal; General Treasurer, J. A. Bariteau, Montreal.

Directors.—Hon. F. L. Beique, Sir H. Laporte, J. C. Beauchamp, J. V. Desaulniers, Guy Vanier, Art. Tremblay, Ernest Brossard, Alph Phaneuf, Louis Pouliot, all of Montreal; J. O. Moquin, Longueuil, Que.; Alf. Bernier, Outremont and Aime Parent, Verdun.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse de Remboursement

As of December 31st, 1930

Assets

Cash on hand and in banks		$48,639 95
Bonds	$3,474,636 01	
Mortgages	3,348,761 68	
Accrued interest	88,748 78	
		6,912,146 47
Real estate		109,430 69
Other assets		1,115 36
Total Assets		$7,071,332 47

Liabilities

Caisse Nationale d'Economie:		
Capital First Period Pension Fund	$5,850,402 56	
Capital Second Period Pension Fund	98,932 70	
		$5,949,335 26
General Reserve Fund, First Period:		
Capital revenue	$398,964 45	
Joint certificate reserve	50,391 35	
Family certificate reserve	123,207 75	
		572,563 55
General Reserve Fund, Second Period:		
Guaranteed minimum annuity certificate reserve	$90,337 82	
Surplus	11,257 67	
		$101,595 49
Pensioners (unpaid pensions, 1920-1929)		10,465 24
Creditors		1,674 34
Prepaid interest		1,399 00
Caisse de Remboursement:		
Guarantee reserve fund	$407,850 88	
Contingent surplus	26,448 71	
		434,299 59
Total Liabilities		$7,071,332 47

Summary Statement of Operations for the Year Ended December 31st, 1930

I. CAISSE NATIONALE D'ECONOMIE

FIRST PERIOD

Capital:				
Balance, December 31st, 1929			$5,386,663 82	
Contributions paid by members			463,738 74	$5,850,402 56
General Reserve:				
A. *Capital Revenue:*				
Balance, December 31st, 1929			$345,592 25	
Transferred from Pension Fund Revenue Account:				
Reserves set up on investments		$65,558 25		
Interest earned		456 91		
Profit on sale of bonds		5,207 86		
Confiscated pensions		4,256 45		
Interest and exchange		20,090 97		
Special premiums		2,747 86		
		$98,318 30		
Less—Additional payments on pensions	$13,100 00			
Excess of payments over revenue	31,846 10	44,946 10	53,372 20	
Balance, December 31st, 1930			$398,964 45	
Joint Certificate:				
Balance, December 31st, 1929		$31,049 29		
Contributions		16,532 70		
Interest earned		2,707 61		
		$50,289 60		
Less—Contributions for Special Reserve—donor's death		1,950 75		
		$48,338 85		
Reserve for Contributions—Donor's Death:				
Balance as of December 31st, 1929		$781 50		
Transferred during year		1,950 75		
		$2,732 25		
Less—Paid in contributions for 1930		679 75		
		$2,052 50		
Balance, December 31st, 1930			50,391 35	
C. *Family Certificates:*				
Balance, December 31st, 1929		$65,386 07		
Contributions		50,800 22		
Interest earned		6,611 46		
		$122,797 75		
Less—Annuities paid to companies—donor's death		5,569 70	117,228 05	
Reserved for death of donors—both caisses			5,979 70	$572,563 55
Pension Fund Revenue Account:				
Interest revenue on capital fund investments			$327,704 04	
Less—Reserve on investments			65,558 25	
Interest earned			456 91	66,015 16
Plus—Transferred to General Reserve:				$261,688 88
Additional pensions		$13,100 00		
Excess of 1930 revenue over 1929		31,846 10		
Interest earned		456 91	45,403 01	
Transferred to pensioners' account			$307,091 89	
Pensioners' Account:				
Balance unpaid pensions, December 31st, 1929			$13,298 67	
1930 pensions (from pension fund revenue account)			307,091 89	
			$320,390 56	
Less—Paid 1929 pensioners		$302,014 34		
Paid pensions of previous years		3,497 43		
Confiscated pensions transferred to general reserve		4,413 55	309,925 32	
Balance unpaid pensions, December 31st, 1930				10,465 24

SECOND PERIOD

Capital:				
Balance, December 31st, 1929			$88,878 78	
Interest revenue			5,326 57	
Contributions paid by members			4,727 35	
Balance, December 31st, 1930				98,932 70

General Reserve:			
Guaranteed Minimum Annuities:			
Balance, December 31st, 1929	$81,479 84		
Interest earned	5,469 97		
Contributions paid by members	14,645 68		
	$101,595 49		
Statutory Reserve, December 31st, 1930	$90,337 82		
Surplus	11,257 67		
		$101,595 49	
			200,528 19
Total Funds			$6,633,959 54

II. Caisse de Remboursement

Guarantee Fund (Contributions Capital):			
Balance, December 31st, 1929		$361,938 77	
Contributions paid by members		45,912 11	
Interest earned	$16,097 28		
Less—Paid to heirs of deceased members	13,860 71		
Transferred to Contingent Fund	$2,236 57		
Balance, December 31st, 1930			$407,850 88
Contingent Fund:			
Balance, December 31st, 1929		$23,221 37	
Interest earned		990 77	
Transferred from Guarantee Fund		2,236 57	
Balance, December 31st, 1930			26,448 71
Total Funds			$434,299 59

Administration Fund

(Caisse Nationale d'Economie and Caisse de Remboursement)

Balance, December 31st, 1929			$24,329 93
Revenue:			
Caisse d'Economie:			
Entrance fees—First period	$54,177 02		
Contributions—First period	132,541 28		
Second period	2,851 25		
Fines	6,898 97		
Interest on bank account and investments	2,763 09		
		$199,231 61	
Caisse de Remboursement:			
Entrance fees and renewals—			
First period	$25,458 37		
Second period	748 89		
		26,207 26	
			225,438 87
			$249,768 80
Expenditure:			
Commissions to agents		$94,903 47	
Administration expenses		65,567 25	
Publicity, extension and organization		37,905 10	
Reserve for bad debts	478 28		
" insurance of sub-agents	250 45		
" for contingencies	7,465 00		
Depreciation of furniture	4,117 46		
		12,311 19	
Fees—Societie Nationale de Fiducie			12,857 04
			223,544 05
Balance, December 31st, 1929			$26,224 75
Administration Fund:			
Cash on hand and in banks		$4,153 35	
Cash—Societe Nationale de Fiducie		38,217 56	
			42,370 91
Bonds—Dominion of Canada		$5,023 80	
Accrued interest		48 75	
			5,072 55
Furniture and fixtures		$24,086 39	
Less—Depreciation		17,515 64	
			6,570 75
Other assets			2,103 86
			$56,118 07
Less—			
Accounts payable		$12,003 17	
Contributions paid in advance		925 15	
Reserve for bad debts		8,000 00	
Reserve for agents' accounts		1,500 00	
Reserve for contingencies		7,465 00	
			29,893 32
Net Assets, December 31st, 1930			$26,224 75

II
ANNUAL STATEMENT
ABSTRACTS

A
JOINT STOCK INSURANCE COMPANIES

I. LIFE.
II. FIRE AND OTHER CLASSES.

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS

I.—LIFE

Assets, December 31st, 1930

Name of Company	Ledger Assets								Non-Ledger Assets			
	Real estate less encumbrances thereon.*	Mortgage loans on real estate.*	Loans on collateral.*	Stocks, bonds and debentures.*	Policy loans.	Cash on hand or in banks.	Other ledger assets.	Total ledger assets.	Interest and rents due and accrued.	Outstanding and deferred premiums and annuity consideration.	Total non-ledger assets.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Empire Life Insurance Co.....	....	543,587 78	....	1,182,706 86	102,844 16	48,758 06	9 605 26	1,887,502 12	21,586 37	128,387 32	149,973 69	2,037,475 81
**Mutual Relief Life Ins. Co...	51,848 50	713,000 00	....	4,062,846 27	124,686 25	4,916 98	8,686 50	4,965,984 50	84,037 35	34,235 15	118,272 50	5,084,257 00
Ontario Equitable Life........	197,661 21	3,609,859 06	30,000 00	2,487,490 93	1,015,704 36	31,902 10	6,433 82	7,379,051 48	125,328 84	338,933 22	464,262 06	7,843,313 54
Totals................	249,509 71	4,866,446 84	30,000 00	7,733,044 06	1,243,234 77	85,577 14	24,725 58	14,232,538 10	230,952 56	501,555 69	732,508 25	14,965,046 35

*Book value.

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Empire Life Insurance Company, $88,000; Mutual Relief Life Insurance Company, $50,000; Ontario Equitable Life, $110,000.

Liabilities, December 31st, 1930

Name of Company	Net liability under contracts in force for payments not due (Reserve).	Net liability for payments due under contracts (unsettled claims).	Provision for unreported claims.	Miscellaneous liability under assurance contracts.	Taxes due and accrued.	Expenses, commissions, etc.	Borrowed money and bank overdrafts.	All other liabilities.	Reserve, special.	Dividends to shareholders due and unpaid.	Balance of shareholders' surplus account.	Total of all liabilities except capital stock.	Capital stock paid up.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Empire Life Insurance Co..	1,356,661 00	....	4,550 00	7,713 55	7,190 58	5,347 09	219,717 65	†156,109 70	.....	......	......	1,757,289 57	492,985 00	19,984,641 00
**Mutual Relief Life Ins. Co	4,733,578 00	39,285 00	20,000 00	*20,578 32	7,000 00	5 00	110,652 23	† 4,894 35	.....	......	......	4,935,992 90	....	21,043,453 44
Ontario Equitable Life.....	6,280,665 00	24,298 00	16,188 00	‡49,189 47	17,500 00	5,994 47	422,000 00	*a* 304,136 52	.....	......	......	7,119,971 46	654,765 48	49,129,292 00
Totals............	12,370,904 00	63,583 00	40,738 00	77,481 34	31,690 58	11,346 56	752,369 88	465,140 57	.....	......	......	13,813,253 93	1,147,750 48	90,157,386 44

*Premiums paid in advance. **A mutual company. †Investment Reserve. ‡Includes Premiums paid in advance, $8,730.16. *a* Includes Reserve set up by Superintendent, $200,000.00.

I.—LIFE—*Continued*

INCOME FOR THE YEAR ENDING DECEMBER 31ST, 1930

Name of Company	Assurance premiums and consideration for annuities.	Consideration for supplementary contracts.	Amounts left with company (arising out of assurance contracts).	Interest, dividends and rent.	Gross profit on sale or maturity of ledger assets.	All other income.	Total income (excluding receipts on account of capital stock).	Paid on capital stock.	Premium on capital.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Empire Life Insurance Company	525,095 40	....	4,394 16	86,800 74	2,612 34	......	618,902 64	21,765 00	23,975 00
**Mutual Relief Life Insurance Company	582,224 33	....	....	259,479 74	28,080 01	12 50	869,796 58	....	....
Ontario Equitable Life	1,399,293 92	5,468 15	....	419,992 02	11,690 69	......	1,836,444 78	12,349 19	69,276 23
Totals	2,506,613 65	5,468 15	4,394 16	766,272 50	42,383 04	12 50	3,325,144 00	34,114 19	93,251 23

DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31ST, 1930

Name of Company	Taxes, licenses and fees.	Head office, branch office and agency expenses.	All other expenses.	Total expenses.	In respect of assurance and annuity contracts.	Supplementary contracts, premium reductions, and deposits withdrawn.	Dividends to shareholders.	Gross loss on sale or maturity of ledger assets.	All other disbursements.	Total disbursements.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Empire Life Insurance Company	8,157 23	267,596 73	29,881 30	305,635 26	113,118 91	488 24	....	....	......	419,242 41
**Mutual Relief Life Insurance Company	3,699 67	179,506 54	30,628 78	213,834 99	409,542 49	....	....	9,378 10	......	632,755 58
Ontario Equitable Life	23,879 72	404,757 19	82,965 67	511,602 58	569,327 78	....	37,564 38	15,246 75	......	1,133,741 49
Totals	35,736 62	851,860 46	143,475 75	1,031,072 83	1,091,989 18	488 24	37,564 38	24,624 85	......	2,185,739 48

**A mutual company.

II.—FIRE AND OTHER CLASSES

ASSETS, DECEMBER 31ST, 1930

Name of Company	Real Estate (less encumbrances thereon).	Mortgage loans on real estate.	Book value of bonds, debentures and debenture stocks.	Book value of stocks.	Cash on hand and in banks.	Interest, dividends and rents due and accrued.	Agents' balances and bills receivable on account of same.	Bills receivable, miscellaneous.	Reinsurance on losses paid.	Other assets.	Total admitted assets.	Assets not admitted.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Company	....	....	317,239 83	40,916 32	22,669 46	2,770 56	21,462 07	......	4,051 85	*7,182 23	401,927 86	7,370 17
Hand in Hand Insurance Company	....	18,750 00	427,960 87	568 90	32,829 92	5,723 04	9,178 13	......	....	875 15	495,886 01	6,360 53
Merchants Fire Insurance Company	112,463 52	13,000 00	589,965 35	....	53,990 21	6,140 10	19,331 72	......	....	997 11	795,888 01	354 82
Pilot Insurance Company	....	....	484,159 18	22,300 00	82,410 55	6,915 81	47,743 22	......	5,053 31	19,940 75	668,522 82	42,119 12
Provident Assurance Company	344,463 74	28,874 12	455,868 35	140,509 60	144,355 83	7,538 72	251,457 49	868 22	230 35	†169,177 03	1,543,343 45	170,630 78
Queen City Fire Insurance Company	40,000 00	1,800 00	600,793 64	55,883 26	31,160 93	8,333 73	9,249 89	......	....	985 83	748,207 28	236 78
Stanstead and Sherbrooke Fire Insurance Company	28,994 06	260,531 82	557,538 06	....	2,681 09	14,986 87	43 047 32	......	1,092 09	*20,159 90	888,711 41	30,399 74
Toronto General Insurance Company	....	60,000 00	844,774 41	101,497 59	149,140 45	15,262 88	228,180 91	......	34,334 37	†61,774 00	1,494,964 61	62,138 69
Wellington Fire Insurance Company	....	777 45	405,456 70	42,868 12	16,057 20	3,659 61	34,023 10	......	4,786 16	*5,800 82	501,827 52	5,800 82
Totals	525,921 32	383,733 39	4,683,756 39	404,543 79	535,295 64	71,331 32	663,673 85	868 22	49,548 13	220,606 92	7,539,278 97	325,411 45

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Federal Fire Insurance Co., $51,435.85; Hand in Hand Insurance Co., $95,505.84; Merchants Fire Insurance Co., $97,700.00; Pilot Insurance Co., $30,000.00; Provident Assurance Co., $75,000.00; Queen City Fire Insurance Co., $73,893.33; Stanstead and Sherbrooke Fire Insurance Co., $51,500.00; Toronto General Insurance Co., $92,000.00; Wellington Fire Insurance Co., $100,000.00.

*Excess of book over market value of investments.

†Net amount after deducting excess of book over market value of investments.

II.—FIRE AND OTHER CLASSES—*Continued*

LIABILITIES, DECEMBER 31ST, 1930

Name of Company	Provision for unpaid claims in Ontario.	Provision for unpaid claims elsewhere than in Ontario.	Reserve of unearned premiums in Ontario.	Reserve of unearned premiums elsewhere than in Ontario.	Dividends to shareholders.	Taxes and other expenses due and accrued.	All other liabilities.	Total liabilities except capital stock.	Excess assets over liabilities, excluding capital stock.	Capital stock paid in cash.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Company	3,881 97	....	153,165 82	....	......	5,881 15	51 81	162,980 75	238,947 11	125,000 00
Hand in Hand Insurance Company	657 50	....	63,756 80	....	......	3,986 00	213,523 79	281,924 09	213,961 92	100,000 00
Merchants Fire Insurance Company	6,984 00	....	183,251 52	....	......	9,356 12	928 49	200,520 13	595,367 88	150,000 00
Pilot Insurance Company	129,604 40	....	215,451 48	....	......	9,557 33	15,326 24	369,939 45	298,583 37	267,930 00
Provident Assurance Company	16,075 43	373,277 49	43,922 77	218,644 95	......	72,261 74	423,148 45	1,147,330 83	396,012 62	274,855 00
Queen City Fire Insurance Company	1,878 49	....	96,960 46	....	27 00	3,616 07	67,078 40	169,560 42	578,646 86	100,000 00
†Stanstead and Sherbrooke Fire Insurance Company	344 42	3,713 26	53,119 15	127,256 44	......	....	20,733 48	205,166 75	683,544 66	143,000 00
Toronto General Insurance Company	56,476 61	251,019 70	168,826 65	259,464 02	......	49,653 69	70,037 21	855,477 88	639,486 73	284,284 50
Wellington Fire Insurance Company	2,094 51	....	164,221 35	....	......	9,017 42	4,629 37	179,962 65	321,864 87	150,000 00
Totals	217,997 33	628,010 45	1,142,676 00	605,365 41	27 00	163,329 52	815,457 24	3,572,862 95	3,966,416 02	1,595,069 50

*Reserve of unearned premiums carried out at 100%. †A stock-mutual company limited in Ontario to Fire Insurance on the cash plan.

PROFIT AND LOSS ACCOUNT

Name of Company	Net premiums written in Ontario.	Net premiums written elsewhere.	Total net premiums written.	Net premiums earned in Ontario.	Net premiums earned elsewhere.	Total net premiums earned.	Net claims and adjustment expenses in Ontario.	Net claims and adjustment expenses elsewhere.	Net commissions and other expenses in Ontario.	Net commissions and other expenses elsewhwere.	Total net claims, commissions, adjustment and other expenses.	Underwriting profit or loss.*
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co.	199,737 65		199,737 65	190,243 58		190,243 58	122,724 34		78,789 57		201,513 91	*11,270 33
Hand in Hand Insurance Co.	95,314 40		95,314 40	99,028 32		99,028 32	28,498 00		40,092 38		68,590 38	30,437 94
Merchants Fire Insurance Co.	220,312 74		220,312 74	230,627 13		230,627 13	104,255 71		112,058 50		216,314 21	14.312 92
Pilot Insurance Co.	534,386 39		534,386 39	458,192 57		458,192 57	267,077 29		271 146 69		538,223 98	*80,031 41
Provident Assurance Co.	89,831 66	927,103 44	1,016,935 10	93,604 42	95,218 35	988,822 77	70,092 98	538,522 65	27,143 33	282,730 76	918,489 72	70,333 05
Queen City Fire Insurance Co.	99,314 79		99,314 79	108,423 46		108,423 46	40,100 29		45,221 18		85,321 47	23,101 99
Stanstead and Sherbrooke Fire Insurance Co.	74,930 16	161,759 21	236,689 37	69,218 76	157,155 23	226,373 99	53,951 71	69,153 44	23,752 65	68,204 59	215,062 39	11,311 60
Toronto General Insurance Co.	390,924 58	844,589 33	1,235,513 91	399,545 73	834,264 23	1,233,809 96	216,085 68	540,212 46	279,287 88	238,783 57	1,274,369 59	*40,559 63
Wellington Fire Insurance Co.	209,469 57	29,035 37	238,504 94	222,692 73	6,314 02	229,006 75	150,423 49	16,215 20	58,053 01	2,708 52	227,400 22	1,606 53
Totals	1,914,221 94	1,962,487 35	3,876,709 29	1,871,576 70	1,892,951 83	3,764,528 53	1,053,209 49	1,164,103 75	935,545 19	592,427 44	3,745,285 87	19,242 66

*Loss

Name of Company	Interest, dividends and rents earned.	Bad debts recovered previously written off.	Profit on sale of investments.	Other gains.	Total other revenue.	Interest on money borrowed for investment.	Bad debts written off.	Decrease in market value of investments.	Other losses.	Total other expenditure.	Excess of other revenue over other expenditure.	Total net profit or *loss for year.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co.	16,902 32			529 16	17,431 48						17,431 48	6,161 15
Hand-in-Hand Insurance Co.	15,316 05		289 43		15,605 48						15,605 48	46,043 42
Merchants Fire Insurance Co.	35,872 74	973 94	678 23	5 00	37,529 91			†33,700 00		33,700 00	3,829 91	18,142 83
Pilot Insurance Co.	13,099 60			8,440 68	21,540 28	503 52	13,846 68		1,437 19	15,787 39	5,752 89	*74,278 52
Provident Assurance Co.	52,964 87	1,041 19	2,215 26		56,221 32		5,017 22	23,271 21		28,288 43	27,932 89	98,265 94
Queen City Fire Insurance Co.	33,590 15			40 00	33,630 15		53 88	†22,887 50	857 22	23,798 60	9,831 55	32,933 54
Stanstead and Sherbrooke Fire Ins. Co.	48,119 23				48,119 23			16,469 88		16,469 88	31,649 35	42,960 95
Toronto General Insurance Co.	52,879 77		9,622 27	3,246 36	65,748 40		15,077 29			15,077 29	50,671 11	10,111 48
Wellington Fire Insurance Co.	20,294 13			2,522 63	22,816 76						22,816 76	24,423 29
Totals	289,038 86	2,015 13	12,805 19	14,783 83	318,643 01	503 52	33,995 07	96,328 59	2,294 41	133,121 59	185,521 42	204,764 08

*Loss.
†Decrease in Book Value of Real Estate.

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE AND OTHER CLASSES

Classes of Insurance	Ontario						Ontario and elsewhere					
	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
FEDERAL FIRE INSURANCE COMPANY												
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	35,946,244 00	40,795,129 00	324,952 01	125,214 36	199,737 65	121,433 87	35,946,244 00	40,795,129 00	324,952 01	125,214 36	199,737 65	121,433 87
HAND-IN-HAND INSURANCE COMPANY												
Fire	10,346,035 00	11,715,797 00	95,302 83	12,957 38	82,345 45	24,427 14	10,346,035 00	11,715,797 00	95,302 83	12,957 38	82,345 45	24,427 14
Automobile	....	....	11,581 22	1,803 24	9,777 98	1,633 80	....	....	11,581 22	1,803 24	9,777 98	1,633 80
Plate Glass	....	....	3,293 88	102 91	3,190 97	1,227 67	....	....	3,293 88	102 91	3,190 97	1,227 67
Totals	10,346,035 00	11,715,797 00	110,177 93	14,863 53	95,314 40	27,288 61	10,346,035 00	11,715,797 00	110,177 93	14,863 53	95,314 40	27,288 61
MERCHANTS FIRE INSURANCE COMPANY												
Fire	34,051,950 00	59,288,324 00	255,835 69	44,340 10	211,495 59	101,881 51	34,051,950 00	59,288,324 00	255,835 69	44,340 10	211,495 59	101,881 51
Automobile	....	....	13,037 67	4,220 52	8,817 15	2,374 20	....	....	13,037 67	4,220 52	8,817 15	2,374 20
Totals	34,051,950 00	59,288,324 00	268,873 36	48,560 62	220,312 74	104,255 71	34,051,950 00	59,288,324 00	268,873 36	48,560 62	220,312 74	104,255 71
PILOT INSURANCE COMPANY												
Fire	3,002,513 00	2,913,143 00	28,794 46	16,460 01	12,334 45	8,957 22	3,002,513 00	2,913,143 00	28,794 46	16,460 01	12,334 45	8,957 22
Automobile	....	....	699,177 28	160,497 16	538,680 12	211,648 05	....	....	699,177 28	160,497 16	538,680 12	211,648 05
Accident and Sickness	....	....	12,372 86	36,726 94	—24,354 08	9,956 58	....	....	12,372 86	36,726 94	—24,354 08	9,956 58
Burglary	....	....	2,169 08	1,473 08	696 00	119 19	....	....	2,169 08	1,473 08	696 00	119 19
Liability	....	....	2,808 25	1,426 76	1,381 49	528 14	....	....	2,808 25	1,426 76	1,381 49	528 14
Guarantee	....	....	10,169 85	6,492 04	3,677 81	—169 23	....	....	10,169 85	6,492 04	3,677 81	—169 23
Plate Glass	....	....	1,260 52	277 92	982 60	533 40	....	....	1,260 52	277 92	982 60	533 40
Inland Transportation	....	....	1,496 25	508 25	988 00	565 03	....	....	1,496 25	508 25	988 00	565 03
Totals	3,002,513 00	2,913,143 00	758,248 55	223,862 16	534,386 39	232,138 38	3,002,513 00	2,913,143 00	758,248 55	223,862 16	534,386 39	232,138 38

PILOT AUTOMOBILE AND ACCIDENT INSURANCE COMPANY

Classes of Insurance	Ontario						Ontario and elsewhere					
	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
PROVIDENT ASSURANCE COMPANY												
Fire	8,939,066 00	7,974,472 00	107,826 88	64,367 56	43,459 32	38,101 80	30,363,751 00	27,475,818 00	365,570 15	217,771 13	147,799 02	122,534 71
Automobile			91,307 57	60,506 67	30,800 89	20,834 73			540,258 67	346,695 30	193,563 37	128,652 20
Accident and Sickness			11,886 86	2,848 62	9,038 24	6,353 18			99,090 55	10,404 75	88,685 80	37,355 23
Guarantee			316 33	101 59	214 74	15 00			39,006 51	8,504 33	30,502 18	11,738 60
Plate Glass			731 15	373 55	357 60	100 29			8,332 64	1,505 67	6,826 97	3,515 65
Burglary			266 53	122 30	144 23	90 25			22,918 16	4,690 98	18,227 18	11,543 13
Employers' Liability									860,364 13	417,027 89	443,336 24	227,060 54
Public Liability			4,229 03	2,427 42	1,801 61	1,456 63			40,019 81	8,631 85	31,387 96	7,495 40
Life									49,405 11	6,795 01	42,610 10	17,063 29
Inland Transportation			5,984 25	2,619 62	3,364 63	395 60			6,021 75	2,675 87	3,345 88	7,070 38
Weather			650 40		650 40				650 40		650 40	
Adjustm't, 1929 Reserve												—29,737 00
Totals	8,939,066 00	7,974,472 00	223,198 99	133,367 33	89,831 66	67,347 48	30,363,751 00	27,475,818 00	2,031,637 88	1,024,702 78	1,006,935 10	544,292 13
QUEEN CITY FIRE INSURANCE COMPANY												
Fire	18,027,279 00	29,946,392 00	111,592 62	12,277 83	99,314 79	38,690 45	18,027,279 00	29,946,392 00	111,592 62	12,277 83	99,314 79	38,690 45
STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY												
Fire	12,418,602 00	11,290,392 00	113,744 21	38,844 05	74,930 16	53,254 40	38,912,218 00	31,249,732 00	431,198 88	194,509 51	236,689 37	120,476 53
TORONTO GENERAL INSURANCE COMPANY												
Fire	21,913,456 00	20,002,136 00	210,357 49	59,714 44	150,643 05	82,862 32	33,562,036 00	30,137,929 00	347,808 38	113,494 03	234,314 35	128,921 65
Automobile			316,540 51	134,732 61	181,807 90	96,100 79			607,275 95	248,822 91	358,453 04	174,858 05
Accident and Sickness			9,231 05	5,999 30	3,231 75	8,624 88			13,009 18	6,400 31	6,608 87	9,704 96
Burglary			4,243 67	827 33	3,416 34	126 50			9,477 86	1,884 83	7,593 03	712 53
Guarantee			15,051 17	3,175 06	11,876 11	—1,814 19			45,867 44	5,338 89	40,528 55	3,419 00
Inland Transportation			10,256 98	6,151 95	4,105 03	2,092 27			10,453 98	6,443 75	4,010 23	3,496 80
Public Liability			37,620 50	14,126 06	23,494 44	7,309 39			76,607 90	26,205 78	50,402 12	15,619 88
Employers' Liability			231 81	50 00	181 81	353 86			149,766 84	34,343 04	115,423 80	69,111 74
Marine			2,864 00	23 84	2,840 16				5,675 86	793 21	4,882 65	1,339 14
Plate Glass			3,869 94	991 76	2,878 18	1,399 64			5,260 62	1,363 55	3,897 07	2,129 74
Tornado			4,104 40	547 24	3,557 16				4,442 62	602 26	3,840 36	
Blanket Residence			3,765 29	1,697 51	2,067 78	4,176 40			8,484 76	2,853 89	5,630 87	6,498 14
Laundry Bundle			578 91	277 20	301 71	60 16			578 91	277 20	301 71	98 27
Forgery			523 16		523 16				558 16		558 16	
Workmen's Compensation									543,404 84	144,335 74	399,069 10	254,598 45
Totals	21,913,456 00	20,002,136 00	619,238 88	228,314 30	390,924 58	201,292 22	33,562,036 00	30,137,929 00	1,828,673 30	593,159 39	1,235,513 91	670,508 35
WELLINGTON FIRE INSURANCE COMPANY												
Fire	40,705,613 00	41,878,813 00	378,712 90	169,243 33	209,469 57	106,391 42	46,520,701 00	48,631,911 00	431,787 78	193,282 84	238,504 94	122,441 93

B

MUTUAL INSURANCE CORPORATIONS

I. FARMERS' MUTUALS—FIRE.
II. FARMERS' MUTUALS—WEATHER.
III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS.

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

Assets, December 31st, 1930

	Name of Corporation	Real estate	Mortgages, bonds, debentures and other securities	Cash	Agents' balances	Instalments of 1930 unpaid	Assessments of 1930 unpaid	Unassessed premium note capital	Interest due and accrued	All other assets	Total assets	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma		23,670 14	6,514 75				55,942 40			86,127 29	1
2	Amherst Island		5,000 00	3,456 45				11,433 20			19,889 65	2
3	Ayr		39,893 38	14,499 50		984 41		209,866 27	573 72		265,817 28	3
4	Bay of Quinte			9,210 86		575 80		145,964 33		1,027 27	156,778 26	4
5	Bertie and Willoughby		26,059 75	2,865 52		758 63		161,936 16	635 27		192,255 33	5
6	Blanshard			4,915 40		1,217 25		94,605 10			100,737 75	6
7	Blenheim North		9,100 00	18,619 82		1,145 03		79,662 42			108,527 27	7
8	Brant County			2,139 76		1,533 80		166,298 68			169,972 24	8
9	Canadian Millers		334,891 76	5,390 23		565 40		111,148 09	8,316 02		460,311 50	9
10	Caradoc		27,984 25	3,589 90		111 40		113,975 46	207 28		145,868 29	10
11	Clinton		4,000 00	3,708 59		906 16		116,533 12	100 00		125,247 87	11
12	Culross		12,000 00	2,368 12		1,437 49		53,334 44	164 16		69,304 21	12
13	Dereham and W. Oxford		7,500 00	632 73		1,179 46		82,828 72	99 50		92,240 41	13
14	Dorchester, N. and S.			11,900 98		636 28		230,912 60			243,449 86	14
15	Downie		22,000 00	3,691 86		77 00		104,232 53		567 30	130,568 69	15
16	Dufferin Farmers		11,189 13	764 36	16 80	376 67		213,470 71	48 61	1,492 62	227,358 90	16
17	Dumfries N. and Waterloo S.		5,000 00	265 65		2,498 55	3,767 35	273,979 29			285,510 84	17
18	Dunwich Farmers		15,000 00	16,207 86		1,023 45		131,871 01	211 10		164,313 42	18
19	Easthope S.		53,162 76	2,079 97		1,289 25		339,468 89			396,000 87	19
20	Ekfrid			5,384 50		500 78		95,565 66			101,450 94	20
21	Elma		15,000 00	2,831 60		778 33		402,301 06			420,910 99	21
22	Eramosa		12,000 00	429 81		835 71		125,198 36			138,463 88	22
23	Erie		15,000 00	6,084 46		598 25		89,635 76	798 83		112,117 30	23
24	Farmers Central	5,700 00	123,300 00	4,164 99	11,161 57	988 34		1,097,903 53	1,743 90		1,244,962 33	24
25	Farmers Union		52,075 00	4,543 32		8,278 05		563,308 63	972 50		629,177 50	25
26	Formosa		19,800 00	24,114 76		1,458 35		298,863 43			344,236 54	26
27	Germania			4,375 04		1,685 54		219,109 62		8,168 15	233,338 35	27
28	Glengarry		7,336 76	18,221 19				222,044 42		600 00	248,202 37	28
29	Grand River		5,000 00	7,615 98		2,089 52		102,958 18			117,663 68	29
30	Grenville Patron	1,832 80	42,496 74	18,266 58		1,448 43		310,025 10			374,069 65	30

31	Grey and Bruce	2,000 00	7,905 82			1,094 60		177,466 92	50 05		188,517 39	31
32	Guelph Twp.			6,143 36		308 10		50,325 15			56,776 61	32
33	Halton Union		50,500 00	23,570 16				307,528 60	1,481 15		383,079 91	33
34	Hamilton Twp.		26,964 80	4,118 51		1,024 16		146,199 87	290 75		178,598 09	34
35	Hay Twp.		24.839 93	11,363 88		522 60		198,233 43			234,959 84	35
36	Hopewell Creek			11,448 86		412 55		20,131 94			31,993 35	36
37	Howard Farmers		17,888 88	6,955 65		979 25	325 20	225,720 50	131 25		252,000 73	37
38	Howick	1,300 00	60,586 50	2,519 34		1,611 97		405,779 88	562 20		472,359 89	38
39	Kent and Essex		100,511 55	10,763 71		3,982 20		646,052 20	1,477 84		762,787 50	39
40	Lambton	1,200 00	40,000 00	4,605 89		5,603 75		409,359 65			460,769 29	40
41	Lanark			881 95		3,243 48		504,370 42			508,495 85	41
42	Lennox and Addington		14,892 00	5,770 31		1,382 55		93,732 05	187 50		115,964 41	42
43	Lobo		27,200 00	2,959 46				81,986 94			112,146 40	43
44	London Twp.		38,508 20	5,826 28		591 45		122,859 74	547 50		168,333 17	44
45	McGillivray		13,500 00	2,193 21		409 20		35,938 33			52,040 74	45
46	McKillop		10,000 00	3,611 99		3,515 71		174,671 73			191,799 43	46
47	Maple Leaf		64,815 13	604 92		3,985 15		353,551 80	927 03		423,884 03	47
48	Nichol			1,200 04		815 28	4,533 88	82,840 38			89,389 58	48
49	Nissouri		46,842 50	14,257 40		308 42		255,777 63	537 48	25 00	317,748 43	49
50	Norfolk			2,904 64		60 40		114,966 51			117,931 55	50
51	North Kent		5,000 00	5,424 40		1,298 90		134,127 20			145,850 50	51
52	Oneida			4,150 33		151 57		40,156 45			44,458 35	52
53	Ontario Threshermen's		1,000 00	1,141 79		936 00		32,990 25			36,068 04	53
54	Osgoode			1,506 16		745 30	1,595 22	79,306 23			83,152 91	54
55	Otter		30,000 00	5,848 57		1,486 24		199,840 22	691 67		237,866 70	55
56	Oxford			8,986 86		527 38		37,117 88			46,632 12	56
57	Peel County		44,100 00	16,915 91	6,859 65	514 05		675,806 45	96 00	*2,000 00	746,292 06	57
58	Peel and Maryboro	2,000 00	18,890 41			2,199 65		281,442 83			304,532 89	58
59	Prescott Farmers		3,850 00	900 25	1,862 93	381 51		263,231 92		*800 00	271,026 61	59
60	Puslinch		1,125 70	447 19		885 17		83,122 49			85,580 55	60
61	Saltfleet and Binbrook	400 00	14,824 58	208 02		2,600 50		136,970 81			155,003 91	61
62	Southwold			4,839 27		1,497 38		82,487 00			88,823 65	62
63	Sydenham	8,500 00	40,000 00	2,760 55	1,014 02	2,181 49		902,872 71	500 00	*4,786 00	962,614 77	63
64	Townsend		19,878 52	1,200 31				89,445 47			110,524 30	64
65	Usborne and Hibbert		50,800 00	14,657 48		922 60		268,171 20	1,035 00		335,586 28	65
66	Walpole Farmers	2,500 00	8,000 00	1,952 48	88 30	680 25		134,082 75	135 00		147,438 78	66
67	Waterloo North		137,200 00	1,086 47		3,977 75		772,592 38	4,881 99		919,738 59	67
68	Wawanosh West	2,500 00	46,000 00	3,057 35		692 55		569,820 12	588 45		622,658 47	68
69	Westminster Twp.		22,656 63	2,555 59				120,988 81			146,201 03	69
70	Williams East			3,814 23		473 46		79,094 53			83,382 22	70
71	Yarmouth			4,640 45		343 35		78,459 63		1,200 00	84,643 43	71
	Totals	27,932 80	1,876,740 82	416,647 76	21,003 27	87,323 25	10,221 65	15,693,998 17	27,991 75	20,666 34	18,182,525 81	

*Reinsurance on losses.

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued

Liabilities, December 31st, 1930

	Name of Corporation	Losses			Borrowed money and bills payable	Interest accrued	Salaries and directors' fees	Unearned cash payments	Other liabilities	Total liabilities	Number of policies in force	Net amount of risk	
		Reported but not adjusted	Adjusted	Resisted									
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma							13,645 62		13,645 62	1,724	3,149,320 00	1
2	Amherst Island							1,161 80		1,161 80	244	357,500 00	2
3	Ayr										2,369	9,121,935 00	3
4	Bay of Quinte										2,323	6,370,158 25	4
5	Bertie and Willoughby	2,800 00						5,538 71		8,338 71	1,720	5,072,675 50	5
6	Blanshard							421 52		421 52	1,070	3,496,475 00	6
7	Blenheim										1,037	3,817,799 00	7
8	Brant			2,000 00				634 45		2,634 45	1,942	7,224,605 00	8
9	Canadian Millers										439	1,539,700 00	9
10	Caradoc	1,300 00						54 51		1,354 51	1,101	4,545,482 00	10
11	Clinton		750 00					3,112 64		3,862 64	1,416	4,811,990 00	11
12	Culross										851	2,623,709 00	12
13	Dereham and W. Oxford				700 00			1,954 84		2,654 84	1,703	5,020,763 00	13
14	Dorchester N. and S.	700 00						5,140 99		5,840 99	3,087	9,601,829 00	14
15	Downie							363 79		363 79	881	3,976,840 00	15
16	Dufferin Farmers							177 71		177 71	2,752	9,396,394 50	16
17	Dumfries N. and Waterloo S.				1,000 00					1,000 00	3,290	13,985,999 00	17
18	Dunwich							335 46		335 46	1,391	5,582,925 00	18
19	Easthope S.										1,822	9,202,350 00	19
20	Ekfrid										1,330	4,421,505 00	20
21	Elma										1,584	8,868,500 00	21
22	Eramosa				1,700 00			62 00		1,762 00	1,293	3,003,000 00	22
23	Erie										1,208	4,053,107 50	23
24	Farmers Central	9,794 00						70,625 38		80,419 38	16,728	45,546,694 00	24
25	Farmers Union		2,650 00					91,245 25	110 55	94,005 80	9,887	27,329,102 00	25
26	Formosa							4,254 23		4,254 23	4,692	12,203,218 00	26
27	Germania		3,250 00					9,881 71		13,131 71	3,749	9,188,256 00	27
28	Glengarry Farmers	800 00						30,914 32		31,714 32	4,734	10,420,950 00	28
29	Grand River		4,000 00					3,273 33	59 00	7,332 33	1,208	4,465,305 00	29
30	Grenville Patron							20,588 84		20,588 84	4,358	14,073,164 00	30

31	Grey and Bruce		2,000 00		6,774 15			922 57		9,696 72	3,369	7,169,061 00	31
32	Guelph Township										359	1,021,950 00	32
33	Halton Union							26,899 53		26,899 53	3,330	11,788,335 00	33
34	Hamilton Township							18,050 91	116 00	18,166 91	2,369	5,632,751 00	34
35	Hay Township										1,970	7,911,700 00	35
36	Hopewell Creek										381	1,034,531 00	36
37	Howard Farmers							7,191 53		7,191 53	2,710	10,307,073 00	37
38	Howick Farmers	1,485 46						7,596 37		9,081 83	6,745	17,313,770 00	38
39	Kent and Essex							76,243 28		76,243 28	7,454	25,310,421 00	39
40	Lambton Farmers							54,005 38		54,005 38	5,397	17,715,486 00	40
41	Lanark Farmers				4,951 20	2 45		8,193 21		13,146 86	8,394	20,785,005 00	41
42	Lennox and Addington							4,291 15		4,291 15	1,535	3,948,016 00	42
43	Lobo							7,471 00	3,687 60	11,158 60	994	3,414,000 00	43
44	London Township							10,738 48	232 00	10,970 48	1,528	5,182,535 00	44
45	McGillivray							3,627 29		3,627 29	626	1,512,016 00	45
46	McKillop										2,583	8,021,774 00	46
47	Maple Leaf							56,470 88		56,470 88	6,583	17,012,802 00	47
48	Nichol				4,500 00	115 25		829 97		6,477 12	1,907	5,466,102 00	48
49	Nissouri		3,013 60					2,375 73		5,389 33	2,512	11,139,541 00	49
50	Norfolk							939 58		939 58	1,596	4,216,905 50	50
51	North Kent							6,710 57		6,710 57	1,951	5,642,177 00	51
52	Oneida							1,045 16		1,045 16	483	1,699,173 00	52
53	Ontario Threshermen's			862 99						862 99	626	437,050 00	53
54	Osgoode							5,367 94		5,367 94	833	2,333,497 00	54
53	Otter							2,559 11		2,559 11	2,474	8,719,126 18	55
56	Oxford							1,658 63		1,658 63	905	2,335,363 11	56
57	Peel County							50,727 25		50,727 25	7,214	23,573,379 00	57
58	Peel and Maryboro							1,556 24		1,556 24	3,341	13,135,631 00	58
59	Prescott Farmers		6,320 74		38,000 00			25,141 64		69,462 38	5,026	12,021,949 00	59
60	Puslinch				2,800 00			6,286 75		9,086 75	567	2,021,369 00	60
61	Saltfleet and Binbrook				400 00			15,123 67		15,523 67	1,813	6,344,040 00	61
62	Southwold Farmers		1,200 00							1,200 00	1,047	3,471,865 00	62
63	Sydenham	5,852 10	1,515 50		51,028 79			32,998 54		91,394 93	12,246	35,851,912 60	63
64	Townsend Farmers							234 56		234 56	1,061	3,550,007 00	64
65	Usborne and Hibbert	1,500 00								1,500 00	2,547	10,742,295 00	65
66	Walpole Farmers										783	3,218,115 00	66
67	Waterloo North	6,000 00			7,000 00			2,631 61		15,631 61	9,477	39,751,922 00	67
68	Wawanosh West	5,231 00								5,231 00	4,916	15,896,505 00	68
69	Westminister Township										1,291	4,804,334 00	69
70	Williams East										1,116	3,161,730 00	70
71	Yarmouth							1,703 48		1,703 48	1,164	3,662,920 00	71
	Totals	35,462 56	24,699 84	2,862 99	118,854 14	117 70		702,979 11	4,205 15	890,213 39	205,156	640,749,385 14	

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued

RECEIPTS FOR YEAR ENDED DECEMBER 31ST, 1930

Name of Corporation	Fees and Surveys	Cash payments and instalments, 1930	Special Assessments, 1930	Instalments and assessments prior years	Interest	Licenses extra prem. and transfer fees	Re-insurance on Fire losses	Borrowed money	Agents' balances	Other sources	Total income	Received from investments (not extended)	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1 Algoma	888 00	13,799 97			1,337 17					6 60	16,031 74	1,000 00	1
2 Amherst Island		1,338 30			337 76	8 50					1,684 56		2
3 Ayr		20,803 36		791 22	2,444 33					6 03	24,044 94	203 42	3
4 Bay of Quinte		21,362 21		374 30	153 41		1,320 00			12 50	23,222 42		4
5 Bertie and Willoughby		17,936 35		702 57	1,210 04	61 12	1,500 00				21,410 08	1,000 00	5
6 Blanshard		9,176 85		720 10	734 29	10 40	3,105 50	11,000 00		12 00	24,759 14	15,000 00	6
7 Blenheim		9,782 79		417 75	676 86		160 00				11,037 40		7
8 Brant		21,197 23		962 60	138 60	209 98	6,729 39			61 41	29,299 21		8
9 Canadian Millers		36,822 97		1,415 95	18,943 14					698 80	57,880 86	42,125 02	9
10 Caradoc		11,863 04		174 32	1,387 82	22 52					13,447 70	1,000 00	10
11 Clinton		13,971 73		554 95	177 97						14,704 65		11
12 Culross		5,720 59		1,049 98	776 93	7 56	40 67				7,595 73		12
13 Dereham and W. Oxford		15,305 03			578 01		4,304 50	700 00		124 13	21,011 67	10,500 00	13
14 Dorchester N. and S.		32,906 74		388 03	644 11	263 44	4,315 44				38,517 76		14
15 Downie		8,480 80		57 00	1,212 77	92 00	2,311 19				12,153 76		15
16 Dufferin Farmers		28,850 22		237 15	1,175 00	223 77	1,126 16			150 74	31,763 04	5,117 58	16
17 Dumfries N. and Waterloo S.		37,141 06	14,487 44	1,275 55	336 10	119 64	3,022 50	34,000 00			90,382 29		17
18 Dunwich		16,267 24		522 00	1,110 94						17,900 18		18
19 Easthope S.		17,352 41		602 55	3,620 37					2 00	21,577 33	17,577 50	19
20 Ekfrid		13,073 41		223 30	118 21					124 21	13,539 13	5,500 00	20
21 Elma		21,932 20		177 55	1,073 04						23,182 79	10,000 00	21
22 Eramosa		7,239 77		746 90	400 61	5 50	30 40	4,800 00			13,223 18		22
23 Erie		13,615 12		693 20	798 83						15,107 15	3,000 00	23
24 Farmers Central		181,546 10		638 07	7,225 70	1,501 06	33,411 00			239 50	224,561 43	40,925 66	24
25 Farmers Union	2,561 00	87,978 30		9,393 21	3,865 40	279 48	15,196 59			1,086 95	120,361 23	35,550 00	25
26 Formosa		39,558 80		718 61	1,756 15		10,272 20			150 02	52,455 78	200 00	26
27 Germania		34,323 27		1,153 98	719 21	416 75	12,649 34				49,262 55	16,321 84	27
28 Glengarry Farmers		33,834 75			1,059 98		2,970 26			17 30	37,882 29	2,360 56	28
29 Grand River		11,265 68		1,232 02	272 57	3 00	6,063 60				18,836 87		29
30 Grenville Patron		50,704 90		349 56	1,693 68					14 00	52,762 14	2,002 31	30
31 Grey and Bruce	626 25	23,646 24		928 97	399 98	6 55	3,473 47	6,774 15			35,855 61		31
32 Guelph Township		2,723 30		171 25	149 98		10 50				3,055 03		32
33 Halton Union	1,030 00	30,073 70			3,081 32		3,779 40			9 15	37,973 57		33

34 Hamilton Township		16,972 87		1,195 69	1,466 18	59 21	122 23			1 00	19,817 18		34
35 Hay Township		15,084 60		692 70	1,421 86						17,199 16	35 53	35
36 Hopewell Creek		2,144 94		41 50	294 81						2,481 25		36
37 Howard Farmers		32,442 95	24,475 97	304 00	347 15			11,500 00			69,070 07		37
38 Howick Farmers		62,977 77		836 65	3,289 22	524 33	15,864 32			13 53	83,505 82	5,145 00	38
39 Kent and Essex		80,935 93		3,717 51	5,456 10	379 54				25 00	90,514 08	15,857 13	39
40 Lambton Farmers		50,601 54		3,146 25	2,932 39	94 25	63 10			267 81	57,105 34	10,000 00	40
41 Lanark Farmers		78,465 06		1,659 95	458 19			4,951 20		277 29	85,811 69	8,027 87	4a
42 Lennox and Addington		13,581 51		939 90	849 24	9 45	134 24				15,514 34		42
43 Lobo		7,222 26			1,632 11		1,700 00	1,000 00		2 75	11,557 12	2,000 00	43
44 London Township		9,286 35		367 80	2,352 81			1,700 00		83 79	13,790 75	10,000 00	44
45 McGillivray		3,587 99		382 80	777 74						4,748 53	3,000 00	45
46 McKillop		19,680 52		3,599 30	418 34						23,698 16		46
47 Maple Leaf		62,589 95		3,776 72	3,331 59	32 45	7,315 60			10 00	77,056 31	2,763 91	47
48 Nichol		13,094 47	10,421 51	2,088 57	107 74	1 50	1,000 00	10,000 00			36,713 79		48
49 Nissouri		22,363 18		486 47	3,275 58	180 35	1,285 77			1 50	27,592 85	4,000 00	49
50 Norfolk		14,996 60		183 20		72 05		3,000 00		10 00	18,261 85		50
51 North Kent		15,217 75		457 80	471 89		1,091 89				17,239 33		51
52 Oneida		5,766 14		88 32	9 74					18 50	5,882 70		82
53 Ontario Threshermen's		10,046 25		392 75	123 19	29 75				361 95	10,953 89		53
54 Osgoode		4,720 53	12,774 70		16 09		1,371 00	5,500 00		134 98	24,517 30		54
55 Otter	645 00	26,262 97		1,296 11	1,438 52	95 59	4,999 60				34,737 79		55
56 Oxford		7,757 94		333 08	234 80	24 70	146 25				8,496 77		56
57 Peel County		69,358 35		294 15	2,966 70	183 00	3,432 50		2,318 55	32 00	78,585 25		57
58 Peel and Maryboro		34,921 18		1,459 17	664 83					65 80	37,110 98		58
59 Prescott Farmers		42,796 73		128 62	267 84		9,495 70	31,000 00	1,922 68	44 10	85,655 67	350 00	59
60 Puslinch	164 00	3,999 64		1,135 09	84 19			1,121 75			6,504 67		60
61 Saltfleet and Binbrook		13,809 18		2,572 52	1,295 85	5 50	1,500 00	400 00		10 00	19,593 05	5,000 00	61
62 Southwold Farmers		9,960 26		1,183 60	65 42		790 90				12,000 18		62
63 Sydenham		116,316 17		1,514 29	2,027 95	223 33	10,697 23	51,028 79	664 03	518 25	182,990 04		63
64 Townsend Farmers		11,206 35			1,177 28						12,383 63	13,637 24	64
65 Usborne and Hibbert		21,490 20		671 25	2,889 92						25,051 37		65
66 Walpole Farmers		9,224 75		354 00	322 22		2,700 00			125 00	12,725 97		66
67 Waterloo North		80,098 86		2,380 10	7,423 21		39 00	7,000 00		125 87	97,067 04	6,659 00	67
68 Wawanosh West		32,308 68		451 20	2,567 87		1,187 70	3,000 00		103 78	39,619 23	5,161 45	68
69 Westminister Township		13,055 24			1,335 72						14,390 96		69
70 Williams East		9,540 18		198 50	98 26		1,611 22			2 80	11,450 96		70
71 Yarmouth		11,141 49		869 90	256 50		1,013 45			11 80	13,293 14		71
Totals	5,914 25	1,946,621 76	62,159 62	65,872 10	113,759 32	5,146 57	183,353 81	188,475 89	4,905 26	4,962 84	2,581,171 42	301,021 02	

1.—FARMERS MUTUAL FIRE INSURANCE CORPORATIONS—Continued

Expenditure for Year Ended December 31st, 1930

Name of Corporation	Expenses of Management: Agents' commission, etc.	Expenses of Management: Interest	Expenses of Management: License fee	Expenses of Management: Salaries and general expense account	Expenses of Management: Total expenses of management	Losses	Re-insurance	Refund, rebate and returned premiums	Payment of loans	All other expenditure	Totals	Invested (not extended)	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1 Algoma	1,494 50	....	50 00	3,587 97	5,132 47	9,624 19	235 25	454 76	....	....	15,446 67	2,231 66	1
2 Amherst Island	200 74	....	25 00	276 76	502 50	....	....	3 09	....	....	505 59	....	2
3 Ayr	43 97	....	75 00	3,126 47	3,245 44	19,965 82	994 76	153 96	....	....	24,359 98	....	3
4 Bay of Quinte	1,908 99	....	75 00	2,517 37	4,501 36	12,259 50	1,016 43	108 15	....	....	17,885 44	....	4
5 Bertie and Willoughby	1,302 00	1 40	75 00	2,554 38	3,932 78	13,012 18	1,282 46	347 30	800 24	169 60	19,544 56	....	5
6 Blanshard	485 00	103 35	50 00	894 19	1,532 54	23,427 34	1,259 05	106 40	11,000 00	....	37,325 33	....	6
7 Blenheim	199 50	....	50 00	1,385 60	1,635 10	3,907 25	858 35	40 95	....	....	6,441 65	9,100 00	7
8 Brant	927 00	....	75 00	2,328 31	3,330 31	28,719 75	2,222 56	284 65	....	....	34,557 27		8
9 Canadian Millers	31 50	....	50 00	12,090 41	12,171 91	27,621 09	....	28,177 84	....	108 10	68,078 94	36,654 20	9
10 Caradoc	181 00	....	50 00	1,536 12	1,767 12	6,638 26	465 56	145 74	....	....	9,016 68	6,000 00	10
11 Clinton	1,017 00	....	50 00	1,619 71	2,686 71	12,178 74	240 00	142 83	....	....	15,248 28	4,000 00	11
12 Culross	344 75	....	50 00	776 67	1,171 42	7,288 45	571 40	47 40	....	....	9,078 67	....	12
13 Dereham and W. Oxford	207 50	69 57	75 00	2,288 83	2,640 90	20,685 98	3,688 55	349 38	1,500 00	....	28,864 81	2,500 00	13
14 Dorchester North and South	917 40	....	100 00	2,488 32	3,505 72	41,154 32	4,890 07	916 87	....	....	50,466 98	....	14
15 Downie	....	....	50 00	1,407 91	1,457 91	10,592 09	941 95	49 09	....	8 00	13,049 04	....	15
16 Dufferin Farmers	1,688 00	....	75 00	2,580 37	4,343 37	38,994 61	2,265 23	255 80	....	....	45,859 01	....	16
17 Dumfries N. and Waterloo S.	522 80	532 37	100 00	4,089 31	5,244 48	41,200 79	2,643 23	224 54	41,500 00	....	90,813 04	....	17
18 Dunwich	205 50	....	75 00	1,342 19	1,622 69	11,607 65	220 80	114 65	....	43 84	13,609 63	4,051 00	18
19 Easthope S.	1,062 00	....	75 00	2,188 49	3,325 49	41,058 57	217 67	....	....	....	44,601 73	....	19
20 Ekfrid	141 00	....	50 00	1,471 72	1,662 72	12,993 16	190 78	175 71	....	....	15,022 37	5,500 00	20
21 Elma	502 00	....	75 00	1,285 35	1,862 35	28,977 90	....	326 71	....	....	31,166 96	5,000 00	21
22 Eramosa	291 70	97 25	50 00	890 78	1,329 73	4,083 60	1,883 45	30 00	6,258 61	....	13,585 39	....	22
23 Erie	411 25	....	75 00	1,250 77	1,737 02	10,928 77	1,874 72	239 24	....	....	14,779 75	....	23
24 Farmers Central	7,498 75	6 70	250 00	12,892 63	20,648 08	196,088 97	30,902 53	1,918 49	....	569 98	250,128 05	19,925 00	24
25 Farmers Union	6,919 00	169 18	150 00	7,190 50	14,428 68	111,225 23	5,534 25	3,740 07	....	75 00	135,003 23	20,000 00	25
26 Formosa	1,869 28	....	100 00	3,686 52	5,655 80	35,423 13	7,942 06	322 05	....	....	49,343 04	1,946 90	26
27 Germania	1,180 00	....	100 00	3,187 26	4,467 26	47,074 83	8,700 32	664 85	3,076 20	....	63,983 46	....	27
28 Glengarry Farmers	2,199 25	....	100 00	3,162 95	5,462 20	34,388 36	2,316 20	330 53	....	....	42,497 29	....	28
29 Grand River	730 00	....	50 00	1,184 64	1,964 64	11,822 86	752 00	21 05	....	....	14,560 55	....	29
30 Grenville Patron	3,298 34	....	100 00	3,442 04	6,840 38	28,453 90	....	448 07	....	....	35,742 35	19,000 00	30

31 Grey and Bruce	1,545 07	32 05	75 00	3,173 17	4,825 29	28,247 17	4,226 76	429 65	....	....	37,728 87	....	31
32 Guelph Township	116 00	....	50 00	274 15	440 15	556 00	226 25	43 92	....	6 90	1,273 22	....	32
33 Halton Union	2,066 00	....	100 00	3,639 40	5,805 40	23,197 42	5,790 95	776 65	....	....	35,570 42	....	33
34 Hamilton Township	1,196 00	....	75 00	2,069 75	3,340 75	14,110 82	1,394 88	675 19	....	....	19,521 64	1,000 00	34
35 Hay Township	583 15	....	75 00	1,881 12	2,539 27	3,576 24	....	64 05	....	46 93	6,226 49	3,000 00	35
36 Hopewell Creek	84 00	....	25 00	349 82	458 82	....	360 71	14 60	....	....	834 13	....	36
37 Howard Farmers	1,206 00	105 36	100 00	2,509 23	3,920 59	26,232 73	678 10	547 92	12,896 20	....	44,275 54	....	37
38 Howick Farmers	2,039 50	....	150 00	5,722 02	7,911 52	59,992 08	12,840 88	919 63	....	186 71	81,850 82	9,925 00	38
39 Kent and Essex	3,903 75	....	150 00	9,521 68	13,575 43	66,597 98	2,091 65	1,978 23	....	28 93	84,272 22	25,075 15	39
40 Lambton Farmers	3,382 00	360 05	100 00	4,860 19	8,702 24	43,082 21	1,499 50	755 50	12,000 00	....	66,039 45	....	40
41 Lanark Farmers	4,516 46	....	150 00	5,810 25	10,476 71	82,533 02	422 95	321 26	....	....	93,753 94	....	41
42 Lennox and Addington	2,192 77	....	50 00	1,877 07	4,119 84	9,648 68	627 44	225 94	....	....	14,621 90	....	42
43 Lobo	442 50	17 00	50 00	931 25	1,440 75	9,446 88	234 00	111 57	1,000 00	....	12,233 20	....	43
44 London Township	480 00	25 15	75 00	1,178 34	1,758 49	10,998 10	151 20	241 05	1,700 00	....	14,848 84	5,969 70	44
45 McGillivray	156 65	....	50 00	746 33	952 98	4,274 82	95 62	194 40	259 84	....	5,777 66	....	45
46 McKillop	1,180 33	....	75 00	1,604 88	2,860 21	18,105 75	1,384 52	278 50	....	....	22,628 98	1,005 70	46
47 Maple Leaf	8,707 14	....	100 00	7,250 77	16,057 91	57,165 25	6,225 70	1,611 50	....	....	81,060 36	....	47
48 Nichol	1,059 04	....	75 00	3,306 19	4,440 23	26,579 67	608 36	960 30	5,500 00	....	38,088 56	....	48
49 Nissouri	1,144 50	50	100 00	1,868 47	3,113 47	20,638 92	1,121 28	344 46	....	113 79	25,331 92	10,745 74	59
50 Norfolk	2,052 09	46 05	50 00	2,432 04	4,580 18	6,471 18	360 87	144 45	4,500 00	166 60	16,223 28		50
51 North Kent	587 25	....	75 00	2,513 20	3,175 45	16,096 72	188 80	174 18	....	....	19,635 15	....	51
52 Oneida	116 00	....	50 00	670 20	836 20	2,143 90	464 40	56 44	....	....	3,500 94	....	52
53 Ontario Threshermen's	1,480 00	....	25 00	3,061 15	4,566 15	8,147 07	....	91 85	....	....	12,805 07	....	53
54 Osgoode	221 50	330 92	50 00	1,224 16	1,826 58	9,837 53	652 43	160 82	10,900 00	....	23,377 36	....	54
55 Otter	1,118 50	....	75 00	2,334 23	3,527 73	20,529 95	2,711 49	769 20	....	80 00	27,618 37	5,000 00	55
56 Oxford	1,080 00	....	50 00	560 18	1,690 18	3,422 79	1,732 08	64 30	....	....	6,909 35	....	56
57 Peel County	5,177 50	....	150 00	5,650 10	10,977 60	62,614 98	7,254 00	1,579 28	....	....	82,425 86	....	57
58 Peel and Maryborough	1,861 16	8 10	100 00	3,389 07	5,358 33	33,012 90	1,873 63	425 71	....	....	40,670 57	....	58
59 Prescott Farmers	2,247 74	1,903 70	100 00	3,019 03	7,270 47	70,444 21	5,111 90	931 21	3,500 00	....	87,257 79	....	59
60 Puslinch	....	239 10	50 00	855 55	1,144 65	3,580 50	....	27 43	2,500 00	....	7,252 58	....	60
61 Saltfleet and Binbrook	1,414 50	93 15	75 00	2,361 59	3,944 24	20,799 00	627 75	391 38	....	....	25,762 37		61
62 Southwold Farmers	237 00	8 20	50 00	950 46	1,245 66	5,924 92	1,184 28	221 68	....	....	8,576 54	....	62
63 Sydenham	5,633 22	225 20	200 00	12,072 40	18,130 82	167,944 14	5,689 94	926 22	....	....	192,691 12	....	63
64 Townsend Farmers	674 00	....	50 00	1,367 25	2,091 25	7,841 50	397 20	170 15	....	275 83	10,775 93	15,218 91	64
65 Usborne and Hibbert	388 10	....	100 00	1,668 96	2,157 06	26,309 52	....	143 45	....	98 63	28,708 66	10,275 00	65
66 Walpole Farmers	97 00	....	50 00	1,840 08	1,987 08	10,935 05	544 65	88 20	....	207 14	13,762 12	8,000 00	66
67 Waterloo North	5,170 00	....	200 00	8,175 44	13,545 44	86,348 50	2,485 98	818 62	....	484 43	103,682 97	6,400 00	67
68 Wawanosh West	1,581 00	92 75	100 00	3,235 41	5,009 16	33,502 24	628 50	517 00	6,000 00	....	45,656 90	....	68
69 Westminster Township	472 00	....	50 00	1,370 72	1,892 72	9,727 17	530 12	714 70	....	....	12,864 71	3,000 00	69
70 Williams East	687 00	....	50 00	894 32	1,631 32	7,092 60	569 96	107 66	....	....	9,401 54	....	70
71 Yarmouth	142 50	....	50 00	1,035 19	1,227 69	10,276 65	1,022 43	84 70	....	....	12,611 47	....	71
Totals	106,218 64	4,467 10	5,700 00	207,979 35	324,365 09	2,019,384 05	158,120 79	59,243 12	124,891 09	2,670 41	2,688,674 55	240,523 96	

II.—FARMERS' MUTUALS—WEATHER

ASSETS

December 31st, 1930

	Name of Corporation	Real Estate	Mortgages and debentures	Cash	Instalments of 1930 unpaid	Assessments of 1930 unpaid	Unassessed premium note capital	Interest accrued	Agents' balances	All other	Total assets
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Huron Weather	....	....	4,334 93	344 40	....	208,463 50	....	....	....	213,142 83
2	Ontario Farmers	2,500 00	10,000 00	12,119 55	1,435 65	....	196,413 90	....	316 90	154 10	222,940 10
3	Western Farmers	....	135,000 00	51,072 63	1,292 40	....	320,509 65	....	....	....	507,874 68
	Totals	2,500 00	145,000 00	67,527 11	3,072 45	....	725,387 05	....	316 90	154 10	943,957 61

LIABILITIES

December 31st, 1930

	Name of Corporation	Amount of supposed loss	Interest accrued	Borrowed money and bills payable	Unearned cash payments	Other liabilities	Total liabilities	Number of policies	Net amount at risk
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Huron Weather	....	....	....	9,337 08	....	9,337 08	3,152 00	5,814,075 00
2	Ontario Farmers	....	....	....	6,492 05	....	6,492 05	4,808 00	7,581,635 00
3	Western Farmers	....	....	....	24,706 07	....	24,706 07	8,778 00	20,264,274 00
	Totals	....	....	....	40,535 20	....	40,535 20	16,738 00	33,659,984 00

RECEIPTS

For the Year Ended December 31st, 1930

	Name of Corporation	Fees for surveys	Instalments and cash payments of 1930	Instalments prior years	Assessments 1930	Interest	Borrowed Money	Agents' balances	All other	Total receipts	From investments (not extended)
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Huron Weather	....	9,401 60	15 00	....	....	....	....	....	9,416 60	....
2	Ontario Farmers	....	12,770 90	435 20	....	534 20	....	893 01	155 12	14,788 43	....
3	Western Farmers	389 00	27,821 98	819 70	....	7,540 66	....	....	....	36,571 34	....
	Totals	389 00	49,994 48	1,269 90	....	8,074 86	....	893 01	155 12	60,776 37	....

EXPENDITURE

For the Year Ended December 31st, 1930

	Name of Corporation	Expenses of Management					Losses	Rebates	Borrowed money repaid	All other	Total	Invested (not extended)
		Agents' commissions	Interest	License fee	Salaries and general expense acc'nt	Total expense of management						
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Huron Weather	1,379 49	7 70	75 00	1,743 44	3,205 63	3,867 44	237 90	....	....	7,310 97	....
	Ontario Farmers	1,657 90	....	75 00	4,570 86	6,303 76	2,756 75	117 77	....	....	9,178 28	....
3	Western Farmers	3,404 12	....	150 00	7,131 85	10,685 97	4,851 07	171 65	....	69 00	15,777 69	25,000 00
	Totals	6,441 51	7 70	300 00	13,446 15	20,195 36	11,475 26	527 32	....	69 00	32,266 94	25,000 00

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES

ASSETS, DECEMBER 31ST, 1930

Name of Insurer	Mortgage loans on real estate	Book value of bonds and debentures	Book value of stocks	Cash on hand in banks, and other depositories	Premium deposits in course of collection and bills receivable taken thereon	Other assets	Interest and dividends due and accrued	Reinsurance on losses paid	Market value of bonds and stocks over book value	Total admitted assets	Assets not admitted
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	....	657,183 27	1,917,836 86	144,675 06	43,740 53	....	8,781 72	....	351,290 87	3,123,508 31	2,237 28
Arkwright Mutual, Boston	....	6,195,077 25	709,313 30	609,787 47	144,582 13	....	96,919 49	....	—41,548 55	7,714,131 09	47,468 72
Blackstone Mutual, Providence	....	2,214,408 48	2,154,963 91	340,614 61	82,229 85	....	32,364 00	....	258,496 61	5,083,077 46	2,561 82
Boston Manufacturers, Boston	....	7,705,118 06	819,045 00	188,720 68	83,370 66	....	126,784 86	....	531,476 94	9,454,516 20	4,221 48
Cotton and Woollen Manufacturers, Boston	....	1,798,182 46	28,400 00	131,772 37	39,409 97	....	25,721 05	....	52,937 54	2,076,423 39	1,990 34
Enterprise Mutual, Providence	....	644,492 49	1,892,945 10	150,512 86	43,740 53	....	8,701 89	....	342,297 41	3,082,690 28	2,237 28
Fall River Manufacturers, Fall River	....	2,199,675 17	141,235 00	201,024 28	68,636 74	....	32,622 45	....	144,849 83	2,788,043 47	2,428 39
Firemans Mutual, Providence	347,500 00	3,148,399 81	2,475,522 60	346,199 34	139,894 34	....	40,311 94	....	—350,180 96	6,147,647 07	353,746 00
Hope Mutual, Providence	....	1,347,548 92	369,416 60	96,738 49	32,853 76	....	15,250 83	....	—62,203 52	1,799,605 08	63,163 72
Industrial Mutual, Boston	....	994,055 98	14,200 00	69,458 69	18,735 22	....	14,183 95	....	27,614 02	1,138,247 86	1,021 06
Keystone Mutual, Philadelphia	....	749,809 17	31,250 00	32,902 96	24,587 92	....	12,591 38	....	—32,899 17	818,242 26	32,899 17
Manton Mutual, Philadelphia	....	691,477 57	13,400 00	22,013 60	21,728 50	....	11,185 94	....	—21,907 57	737,898 04	21,907 57
Manufacturers Mutual, Providence	....	1,348,589 74	2,993,169 23	278,110 04	72,900 89	....	17,557 90	....	489,909 03	5,200,236 83	3,731 80
Mechanics Mutual, Providence	....	752,481 34	2,067,191 27	154,974 78	43,740 54	....	10,556 80	....	359,032 39	3,387,977 12	2,237 28
Mercantile Mutual, Providence	55,500 00	430,289 15	666,961 91	56,585 07	29,451 44	....	6,841 88	....	—135,241 06	1,110,388 39	135,991 59
Merchants Mutual, Providence	....	1,218,643 03	1,214,476 11	199,425 05	46,057 57	....	17,233 88	....	126,032 86	2,821,868 50	1,347 76
Mill Owners Mutual, Chicago	....	883,774 45	76,422 88	81,858 09	36,773 35	....	13,153 87	....	—8,639 83	1,083,342 81	9,389 91
Narragansett Mutual, Philadelphia	14,500 00	192,678 70	377,216 65	28,472 72	14,725 76	....	3,180 90	....	—63,625 35	567,149 38	64,000 62
National Mutual, Philadelphia	....	235,994 37	6,700 00	8,001 14	27,151 07	....	3,852 45	....	—10,524 37	271,174 66	10,524 37
Paper Mill Mutual, Boston	....	690,986 65	17,700 00	62,192 28	24,181 43	....	10,732 00	....	22,563 35	828,355 71	588 60
Philadelphia Manufacturers, Philadelphia	....	1,245,710 88	351,740 22	135,612 10	43,965 19	....	17,051 57	....	90,809 88	1,884,889 84	1,562 12
Protection Mutual, Chicago	18,000 00	1,339,819 68	74,362 50	152,400 85	55,159 98	4,105 32	20,888 68	....	—2,227 18	1,662,509 83	3,352 29
Rhode Island Mutual, Providence	....	1,291,172 95	3,243,152 54	272,917 89	72,900 91	....	18,161 93	....	623,931 51	5,522,237 73	3,731 80
Rubber Manufacturers, Boston	....	1,749,149 77	28,400 00	125,362 05	36,520 53	....	25,068 77	....	48,030 23	2,012,531 35	1,990 34
Standard Mutual, Philadelphia	....	222,141 97	113,317 23	22,686 66	11,554 14	....	3,274 94	....	—60,127 95	312,846 99	60,289 21
State Mutual, Providence	....	1,552,808 60	3,943,108 69	333,746 31	87,481 08	....	20,386 79	....	757,519 71	6,695,051 18	4,477 56
What Cheer Mutual, Providence	....	1,409,075 51	386,154 20	140,691 19	33,793 11	....	15,879 01	....	—61,817 71	1,923,775 31	62,708 92
Worcester Manufacturers, Worcester	....	2,272,667 36	91,143 00	214,739 46	55,387 78	....	35,260 74	....	24,409 64	2,693,607 98	2,250 34
Totals	435,500 00	45,181,412 78	26,218,744 80	4,602,196 09	1,435,254 92	4,105 32	664,501 61	....	3,400,258 60	81,941,974 12	904,057 34

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—Continued

Liabilities, December 31st, 1930

Name of Insurer	Provision for unpaid claims	Unearned premium deposits	Administration expense accrued	Return premium deposits	Reinsurance premiums due and unpaid	Taxes due and accrued	Reserve for contingencies	All other liabilities	Total liabilities	Excess of admitted assets over liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	10,235 54	1,149,577 89	603 11	....	....	2,280 00	....	....	1,162,696 54	1,960,811 77
Arkwright Mutual, Boston	29,231 31	2,700,145 29	8,000 00	....	....	7,142 86	....	....	2,744,519 46	4,969,611 63
Blackstone Mutual, Providence	20,218 90	1,868,176 53	6,378 43	....	....	8,823 01	....	....	1,903,596 87	3,179,480 59
Boston Manufacturers, Boston	33,221 37	3,548,758 17	3,843 16	....	....	6,051 37	....	....	3,591,874 07	5,862,642 13
Cotton and Woollen Manufacturers, Boston	7,021 00	738,087 15	1,935 41	....	....	1,791 81	....	....	748,835 37	1,327,588 02
Enterprise Mutual, Providence	10,235 53	1,149,577 89	603 11	....	....	2,280 00	....	....	1,162,696 53	1,919,993 75
Fall River Manufacturers, Fall River	13,058 79	1,091,488 61	89 64	....	....	2,169 23	....	....	1,106,806 27	1,681,237 20
Firemans Mutual, Providence	26,904 11	2,755,006 62	6,034 81	....	....	17,084 00	....	200 00	2,805,229 54	3,342,417 53
Hope Mutual, Providence	4,727 32	761,638 23	841 17	....	....	4,933 83	....	....	772,140 55	1,027,464 53
Industrial Mutual, Boston	3,462 00	364,534 11	967 71	....	....	987 06	....	....	369,950 88	768,296 98
Keystone Mutual, Philadelphia	2,865 64	432,882 40	300 00	....	....	2,200 00	....	....	438,248 04	379,994 22
Manton Mutual, Philadelphia	2,547 54	385,313 69	200 00	....	....	1,800 00	....	....	389,861 23	348,036 81
Manufacturers Mutual, Providence	17,059 22	1,915,963 12	1,005 18	....	....	3,800 00	....	....	1,937,827 52	3,262,409 31
Mechanics Mutual, Providence	10,235 53	1,149,577 91	603 11	....	....	2,280 00	....	....	1,162,696 55	2,225,280 57
Mercantile Mutual, Providence	5,664 02	579,999 38	1,270 49	....	....	4,716 00	....	....	591,649 89	518,738 50
Merchants Mutual, Providence	11,360 20	1,067,896 45	3,315 52	....	....	5,284 42	....	....	1,087,856 59	1,734,011 91
Mill Owners Mutual, Chicago	2,789 39	511,939 79	4,105 32	....	....	3,000 00	35,500 00	....	557,334 50	526,008 31
Narragansett Mutual, Philadelphia	2,832 01	290,004 42	635 24	....	....	2,430 00	....	....	295,901 67	271,247 71
National Mutual, Philadelphia	941 61	146,463 66	100 00	....	....	1,000 00	....	....	148,505 27	122,669 39
Paper Mill Mutual, Boston	2,354 92	303,879 12	700 00	....	....	450 00	....	....	307,384 04	520,971 67
Philadelphia Manufacturers, Philadelphia	8,944 71	822,932 56	231 59	....	....	1,344 10	....	....	833,452 96	1,051,436 88
Protection Mutual, Chicago	4,186 59	767,926 47	4,700 00	....	....	....	49,500 00	....	826,313 06	836,196 77
Rhode Island Mutual, Providence	17,059 22	1,915,963 12	1,005 18	....	....	3,800 00	....	....	1,937,827 52	3,584,410 21
Rubber Manufacturers, Boston	6,744 00	693,066 32	1,935 41	....	....	1,684 98	....	....	703,430 71	1,309,100 64
Standard Mutual, Philadelphia	970 85	162,978 93	366 50	....	....	349 12	....	*16,000 00	180,665 40	132,181 59
State Mutual, Providence	20,471 08	2,299,155 76	1,206 22	....	....	4,560 00	....	....	2,325,393 06	4,369,658 12
What Cheer Mutual, Providence	4,875 89	784,166 52	841 17	....	....	4,983 29	....	....	794,866 87	1,128,908 44
Worcester Manufacturers, Worcester	14,755 21	1,077,924 80	1,259 12	....	....	5,000 00	....	28 29	1,098,967 42	1,594,640 56
Totals	294,973 50	31,435,024 91	53,076 60	....	....	102,225 08	85,000 00	16,228 29	31,986,528 38	49,955,445 74

*Borrowed money.

III.—ASSOCIATED NEW ENGLAND

Profit and Loss Account, Year

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred
	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	1,277,840 01	1,003,548 36	1,060,188 82	68,144 29
Arkwright Mutual, Boston	3,899,362 46	3,274,955 02	3,407,173 68	172,063 01
Blackstone Mutual, Providence	2,218,852 66	1,791,570 93	1,871,791 30	114,079 28
Boston Manufacturers, Boston	5,205,165 60	4,431,825 15	4,584,571 74	217,757 08
Cotton and Woollen Manufacturers, Boston	1,000,764 94	822,589 45	861,389 80	41,937 32
Enterprise Mutual, Providence	1,277,840 01	1,003 548 36	1,060,188 82	68,144 28
Fall River Manufacturers, Fall River	1,634,189 02	1,390,826 30	1,417,707 34	77,682 22
Fireman's Mutual, Providence	3,277,617 44	2,655,588 50	2,742,809 14	159,156 74
Hope Mutual, Providence	890,151 50	710,315 06	756,083 76	42,076 34
Industrial Mutual, Boston	494,967 76	405,196 94	435,551 60	19,535 79
Keystone Mutual, Philadelphia	618,898 43	515,742 51	527,414 68	23,712 52
Manton Mutual, Philadelphia	567,614 14	476,501 68	482,528 63	19,425 48
Manufacturers Mutual, Providence	2,129,733 36	1,672,580 62	1,766,981 33	113,573 89
Mechanics Mutual, Providence	1,277,840 01	1,003,548 33	1,060,188 73	68,144 29
Mercantile Mutual, Providence	690,024 72	559,872 34	578,236 57	33,506 72
Merchants Mutual, Providence	1,239,127 17	997,126 76	1,043,398 20	62,972 01
Mill Owners Mutual, Chicago	610,202 34	493,944 56	498,499 18	30,320 98
Narragansett Mutual, Philadelphia	345,012 36	280,576 22	289,753 65	16,753 34
National Mutual, Philadelphia	239.279 07	198,624 89	198,984 68	10,230 31
Paper Mill Mutual, Boston	487,746 31	422,242 19	442,644 59	21,425 25
Philadelphia Manufacturers, Philadelphia	1,027,509 79	828,929 57	889,272 62	45,140 20
Protection Mutual, Chicago	915,304 48	740,938 80	748,891 76	45,587 89
Rhode Island Mutual, Providence	2,129,733 36	1,672,580 61	1,766,981 32	113,573 88
Rubber Manufacturers, Boston	938,031 92	772,024 82	811,344 25	40,458 44
Standard Mutual, Philadelphia	225,282 46	187,303 36	209,408 36	10,539 40
State Mutual, Providence	2,555,680 02	2,007,096 73	2,120,377 60	136,288 59
What Cheer Mutual, Providence	923,457 22	736,868 91	780,851 98	43,517 21
Worcester Manufacturers, Worcester	1,601,437 25	1,372,207 04	1,452,516 63	80,175 52
Totals	39,698,665 81	32,428,674 01	33,865,730 76	1,895,922 27

(*) Increase in book value of securities by adjustment
(†) Decrease in book value of securities by adjustment.

FACTORY MUTUAL COMPANIES

ENDING DECEMBER 31ST, 1930

Administration and other expenses	Net gain from underwriting	Interest, dividends and rents earned	Increase+ or Decrease− in market value of investments	Profit on sale of investments	Other revenues	Other expenditures	Net gain for policyholders on operations during the year
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
111,235 40	880,809 13	151,959 84	−475,719 78	5,951 86	....	† 220 75	562,780 30
311,914 54	2,923,196 13	374,228 77	− 27,281 30	5,875 61	* 4,229 36	8,495 02	3,271,753 55
209,818 06	1,547,893 96	247,159 49	−626,584 92	54,055 78	....	† 43,587 50	1,178,936 81
382,686 68	3,984,127 98	446,286 80	− 60,488 28	104,827 46	....	† 104,827 46	4,369,926 50
73,274 35	746,178 13	93,951 77	+ 17,215 42	5,400 83	....	....	862,746 15
111,120 72	880,923 82	150,544 36	−476,513 21	5,731 86	....	† 25 75	560,661 08
86,280 38	1,253,744 74	120,942 56	− 17,556 25	47,242 08	....	....	1,404,373 13
292,025 42	2,291,626 98	300,557 55	−420,346 93	60,678,72	....	† 60,055 10	2,172,461 22
96,584 97	617,422 45	79,065 23	− 18,544 62	14,910 05	62	† 4,338 44	88,515 29
37,933 12	378,082 69	51,267 51	+ 13,660 50	2,027 00	....	....	445,037 70
62,384 42	441,317 74	42,565 39	− 22,639 19	4,625 44	....	....	465,869 38
55,527 39	407,575 76	37,284 04	− 10,869 37	4,470 62	....	....	438,461 05
184,791 13	1,468,616 31	259,574 68	−832,721 19	12,857 22	....	....	908,327 02
112,181 38	879,863 06	170,286 86	−549,520 10	24,538 95	....	† 25 75	525,143 02
69,449 67	475,280 18	59,986 60	−119,115 60	3,128 80	....	† 1,677 55	417,602 43
119,216 28	861,209 91	137,921 60	−324,402 25	32,909 89	....	† 25,350 00	682,289 15
69,368 38	398,809 82	52,983 15	− 11,116 50	269 00	....	....	440,945 47
35,326 97	237,673 34	29,673 85	− 62,471 39	1,815 36	....	† 1,677 55	205,013 61
27,854 02	160,900 35	13,073 44	− 6,372 65	2,375 15	2,858 90	....	172,835 19
40,915 00	380,304 34	37,201 26	+ 6,970 55	4,239 88	....	....	428,716 03
134,414 12	709,718 30	91,680 50	− 78,684 58	434 06	....	....	723,148 28
102,215 31	601,088 56	77,702 95	− 1,256 75	453 00	....	....	677,987 76
186,594 13	1,466,813 31	277,663 73	−964,370 32	8,748 16	....	† 30 00	788,824 88
68,623 04	702,262 77	91,386 49	+ 16,840 25	2,346 00	....	....	812,835 51
27,886 26	170,982 70	18,801 66	− 19,932 10	—3,467 28	....	....	166,384 98
222,740 90	1,761,348 11	325,227 03	−1,078,417 00	12,449 28	....	† 30 00	1,020,577 42
97,833 67	639,501 10	84,474 19	− 26,425 06	22,708 36	....	† 4,337 07	715,921 52
103,701 04	1,268,640 07	120,395 33	+ 42,285 27	4,950 63	....	† 1,162 50	1,435,108 80
3,433,896 75	28,535,911 74	3,943,846 63	−6,134,377 35	446,553 77	7,088 88	255,840 44	26,543,183 23

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES

SURPLUS ACCOUNT, DECEMBER 31ST, 1930

Name of Insurer	Amount to credit of policyholders, January 1st, 1930	Net gain for policyholders on operations for year	Transferred from Contingent Reserve Fund	Unused premium deposits returned to policyholders	Ledger assets not admitted	Surplus of admitted assets over all liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	2,346,825 20	562,780 30	....	947,636 45	1,157 28	1,960,811 77
Arkwright Mutual, Boston	4,844,426 42	3,271,753 55	....	3,140,648 17	5,920 17	4,969,611 63
Blackstone Mutual, Providence	3,661,573 52	1,178,936 81	....	1,658,467 92	2,561 82	3,179,480 59
Boston Manufacturers, Boston	5,867,665 82	4,369,926 50	....	4,370,728 71	4,221 48	5,862,642 13
Cotton and Woollen Manufacturers, Boston	1,241,906 98	862,746 15	....	775,074 77	1,990 34	1,327,588 02
Enterprise Mutual, Providence	2,308,126 40	560,661 08	....	947,636 45	1,157 28	1,919,993 75
Fall River Manufacturers, Fall River	1,607,035 33	1,404,373 13	....	1,327,742 87	2,428 39	1,681,237 20
Firemans Mutual, Providence	3,539,337 71	2,172,461 22	....	2,365,816 36	3,565 04	3,342,417 53
Hope Mutual, Providence	997,939 45	688,515 29	....	658,030 01	960 20	1,027,464 53
Industrial Mutual, Boston	712,334 27	445,037 70	....	388,053 93	1,021 06	768,296 98
Keystone Mutual, Philadelphia	398,512 34	465,869 38	....	484,387 50	....	379,994 22
Manton Mutual, Philadelphia	356,859 78	438,461 05	....	447,284 02	....	348,036 81
Manufacturers Mutual, Providence	3,935,405 16	908,327 02	....	1,579,394 07	1,928 80	3,262,409 31
Mechanics Mutual, Providence	2,648,931 27	525,143 02	....	947,636 44	1,157 28	2,225,280 57
Mercantile Mutual, Providence	600,754 28	417,602 43	....	498,867 68	750 53	518,738 50
Merchants Mutual, Providence	1,973,348 42	682,289 15	....	920,277 90	1,347 76	1,734,011 91
Mill Owners Mutual, Chicago	507,758 39	440,945 47	....	421,945 47	750 08	526,008 31
Narragansett Mutual, Philadelphia	316,683 22	205,013 61	....	250,073 85	375 27	271,247 71
National Mutual, Philadelphia	122,043 83	172,835 19	....	172,209 63	....	122,669 39
Paper Mill Mutual, Boston	497,786 12	428,716 03	....	404,941 88	588 60	520,971 67
Philadelphia Manufacturers', Philadelphia	1,091,679 83	723,148 28	....	761,829 11	1,562 12	1,051,436 88
Protection Mutual, Chicago	794,125 95	677,987 76	....	634,791 83	1,125 11	836,196 77
Rhode Island Mutual, Providence	4,376,908 20	788,824 88	....	1,579,394 07	1,928 80	3,584,410 21
Rubber Manufacturers, Boston	1,224,738 39	812,835 51	....	726,482 92	1,990 34	1,309,100 64
Standard Mutual, Philadelphia	150,883 02	166,384 98	....	184,925 15	161 26	132,181 59
State Mutual, Providence	5,246,668 16	1,020,577 42	....	1,895,272 90	2,314 56	4,369,658 12
What Cheer Mutual, Providence	1,094,738 98	715,921 52	....	680,860 85	891 21	1,128,908 44
Worcester Manufacturers, Worcester	1,542,320 63	1,435,108 80	....	1,380,538 53	2,250 34	1,594,640 56
Totals	54,007,317 07	26,543,183 23	....	30,550,949 44	44,105 12	49,955,445 74

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES

ABSTRACT OF BUSINESS TRANSACTED DURING 1930 (ALL BUSINESS)

Name of Insurer	Risks		Premiums			Net losses incurred	Unused premium deposits on expired policies returned to policyholder or applied against current premiums due
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written		
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	205,704,724 00	363,373,295 00	1,277,840 01	274,291 65	1,003,548 36	68,144 29	947,636 45
Arkwright Mutual, Boston	667,366,816 00	927,259,542 00	3,899,362 46	624,407 44	3,274,955 02	172,063 01	3,140,648 17
Blackstone Mutual, Providence	363,085,547 00	597,804,201 00	2,218,852 66	427,281 73	1,791,570 93	114,079 28	1,658,467 92
Boston Manufacturers, Boston	910,562,110 00	1,240,170,515 00	5,205,165 60	773,340 45	4,431,825 15	217,757 08	4,370,728 71
Cotton and Woollen Manufacturers, Boston	155,554,553 00	229,849,079 00	1,000,764 94	178,175 49	822,589 45	41,937 32	775,074 77
Enterprise Mutual, Providence	205,704,724 00	363,373,295 00	1,277,840 01	274,291 65	1,003,548 36	68,144 28	947,636 45
Fall River Manufacturers, Fall River	275,223,609 80	365,104,596 27	1,634,189 02	243,362 72	1,390,826 30	77,682 22	1,327,742 87
Fireman's Mutual, Providence	537,146,205 00	865,718,378 00	3,277,617 44	622,028 94	2,655,588 50	159,156 74	2,365,816 36
Hope Mutual, Providence	137,838,064 00	229,911,162 00	890,151 50	179,836 44	710,315 06	42,076 34	658,030 01
Industrial Mutual, Boston	75,764,399 00	113,378,866 00	494,967 76	89,770 82	405,196 94	19,535 79	388,053 93
Keystone Mutual, Philadelphia	89,036,484 00	123,470,700 00	618,898 43	103,155 92	515,742 51	23,712 52	484,387 50
Manton Mutual, Philadelphia	80,784,940 00	108,688,966 00	567,614 14	91,112 46	476,501 68	19,425 48	447,284 02
Manufacturers Mutual, Providence	342,841,207 00	605,622,158 00	2,129,733 36	457,152 74	1,672,580 62	113,573 89	1,579,394 07
Mechanics Mutual, Providence	205,704,724 00	363,373,295 00	1,277,840 01	274,291 68	1,003,548 33	68,144 29	947,636 44
Mercantile Mutual, Providence	113,083,412 00	182,256,522 00	690,024 72	130,152 38	559,872 34	33,506 72	498,867 68
Merchants Mutual, Providence	202,803,522 00	341,713,952 00	1,239,127 17	242,000 41	997,126 76	62,972 01	920,277 90
Mill Owners Mutual, Chicago	95,165,761 00	154,541,144 00	610,202 34	116,257 78	493,944 56	30,320 98	421,945 47
Narragansett Mutual, Philadelphia	56,541,706 00	91,128,261 00	345,012 36	64,436 14	280,576 22	16,753 34	250,073 85
National Mutual, Philadelphia	32,459,021 00	39,953,194 00	239,279 07	40,654 18	198,624 89	10,230 31	172,209 63
Paper Mill Mutual, Boston	81,030,001 00	103,643,758 00	487,746 31	65,504 12	422,242 19	21,425 25	404,941 88
Philadelphia Manufacturers, Philadelphia	156,110,727 00	255,804,364 00	1,027,509 79	198,580 22	828,929 57	45,140 20	761,829 11
Protection Mutual, Chicago	142,748,641 00	231,819,706 00	915,304 48	174,365 68	740,938 80	45,587 89	634,791 83
Rhode Island Mutual, Providence	342,841,207 00	605,622,158 00	2,129,733 36	457,152 75	1,672,580 61	113,573 88	1,579,394 07
Rubber Manufacturers, Boston	145,150,440 00	215,842,699 00	938,031 92	166,007 10	772,024 82	40,458 44	726,482 92
Standard Mutual, Philadelphia	31,143,761 00	47,044,883 00	225,282 46	37,979 10	187,303 36	10,539 40	184,925 15
State Mutual, Providence	410,409,447 00	726,746,591 00	2,555,680 02	548,583 29	2,007,096 73	136,288 59	1,895,272 90
What Cheer Mutual, Providence	143,023,899 00	236,876,703 00	923,457 22	186,588 31	736,868 91	43,517 21	680,860 85
Worcester Manufacturers, Worcester	271,448,464 00	371,261,272 00	1,601,437 25	229,230 21	1,372,207 04	80,175 52	1,380,538 53
Totals	6,476,278,115 80	9,977,974,389 27	39,698,665 81	7,269,991 80	32,428,674 01	1,895,922 27	30,550,949 44

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES

Abstract of Business Transacted in Ontario, 1930

Name of Insurer	Risks		Premiums			Net losses incurred, including adjustment expenses
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	6,694,640 00	14,391,239 00	43,950 80	8,291 13	35,659 67	1,382 01
Arkwright Mutual, Boston	13,996,441 00	24,363,201 00	97,391 93	14,367 53	83,024 40	4,467 39
Blackstone Mutual, Providence	11,010,047 00	20,650,908 00	75,578 86	11,454 59	64,124 27	2,813 04
Boston Manufacturers, Boston	19,279,570 00	33,364,430 00	132,169 17	18,626 44	113,542 73	6,069 59
Cotton and Woollen Manufacturers, Boston	3,404,592 00	6,298,304 00	24,937 01	2,567 11	22,369 90	616 10
Enterprise Mutual, Providence	6,694,640 00	14,391,239 00	43,950 80	8,291 12	35,659 68	1,382 02
Fall River Manufacturers, Fall River	6,808,434 00	11,129,172 00	48,196 69	6,336 15	41,860 54	1,880 57
Fireman's Mutual, Providence	14,767,885 00	26,423,778 00	100,504 18	14,154 38	86,349 80	3,627 01
Hope Mutual, Providence	4,813,025 00	9,229,556 00	33,207 47	4,629 22	28,578 25	1,092 15
Industrial Mutual, Boston	1,563,556 00	2,816,835 00	11,648 86	961 48	10,687 38	269 74
Keystone Mutual, Philadelphia	1,992,740 00	3,375,941 00	14,715 97	1,427 11	13,288 86	441 61
Manton Mutual, Philadelphia	1,776,020 00	2,766,708 00	13,493 91	1,113 32	12,380 59	409 92
Manufacturers Mutual, Providence	11,157,733 00	23,985,398 00	73,251 33	13,818 56	59,432 77	2,303 33
Mechanics Mutual, Providence	6,694,640 00	14,391,239 00	43,950 80	8,291 12	35,659 68	1,382 02
Mercantile Mutual, Providence	3,109,029 00	5,562,900 00	21,158 77	2,979 87	18,178 90	763 58
Merchants Mutual, Providence	6,201,411 00	12,583,556 00	42,704 20	11,454 59	31,249 61	1,560 56
Mill Owners' Mutual, Chicago	1,493,985 00	377,942 00	14,608 01	11,447 99	3,160 02	542 61
Narragansett Mutual, Philadelphia	1,554.514 00	2,781,450 00	10,579 39	1,489 93	9,089 46	381 79
National Mutual, Philadelphia	554,809 00	684,626 00	4,315 68	303 47	4,012 21	132 41
Paper Mill Mutual, Boston	1,840,172 00	3,702,276 00	13,757 84	1,769 15	11,988 69	533 26
Philadelphia Manufacturers, Philadelphia	4,116,348 00	8,133,886 00	32,257 30	3,567 75	28,689 55	733 73
Protection Mutual, Chicago	2,939,707 00	509,981 00	15,984 16	11,576 80	4,407 36	813 93
Rhode Island Mutual, Providence	11,157,733 00	23,985,398 00	73,251 33	13,818 55	59,432 78	2,303 33
Rubber Manufacturers, Boston	3,280,477 00	6,141,979 00	24,227 57	2,488 41	21,739 16	599 64
Standard Mutual, Philadelphia	706,528 00	1,003,853 00	5,278 85	4,967 08	311 77	180 22
State Mutual, Providence	13,389,280 00	28,782,477 00	87,901 60	16,582 22	71,319 38	2,764 01
What Cheer Mutual, Providence	4,954,530 00	9,576,667 00	34,194 49	4,753 59	29,440 90	1,091 91
Worcester Manufacturers, Worcester	6,031,724 00	11,019,817 00	44,217 85	6,115 33	38,102 52	2,079 54
Totals	171,984,210 00	322,424,756 00	1,181,384 82	207,643 99	973,740 83	42,617 02

C

CASH-MUTUAL INSURANCE CORPORATIONS

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

CASH MUTUAL INSURANCE CORPORATIONS

Assets, December 31st, 1930

Name of Corporation	Value of real estate less encumbrances	Mortgages, bonds, debentures and other securities	Cash at head office and bank balances	Net agents' balances	Re-insurance on losses	Interest due and accrued	Unassessed premium notes	All other assets	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	60,000 00	1,547,002 40	28,613 05	34,416 59	9,176 18	22,039 18	218,453 43	....	1,919,700 83
Gore	30,000 00	1,560,128 69	49,094 19	19,914 15	3,634 99	27,932 27	181,654 00	....	1,872,358 29
Perth	40,000 00	1,201,407 91	19,729 19	27,854 15	4,364 04	24,652 70	127,278 24	....	1,445,286 23
Waterloo	45,000 00	1,574,835 51	30,489 69	6,965 40	....	25,163 10	204,328 05	....	1,886,781 75
Totals	175,000 00	5,883,374 51	127,926 12	89,150 29	17,175 21	99,787 25	731,713 72	....	7,124,127 10

The amounts of deposits pursuant to Section 38 of The Insurance Act at date of publication are as follows: Economical, $100,000; Gore District, $100,000; Perth $100,000; Waterloo, $100,062.10.

Liabilities, December 31st, 1930

Name of Corporation	Losses reported unpaid at 31st December, 1930	Unearned premiums on cash plan	All other liabilities	Total liabilities	Number of policies	Net amount of risks
	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	11,365 75	172,003 69	....	183,369 44	30,703	50,157,427 12
Gore	16,783 33	222,099 48	....	238,882 81	28,300	54,729,992 15
Perth	17,339 39	184,778 20	....	202,117 59	30,263	50,566,985 00
Waterloo	22,278 99	291,351 69	....	313,630 68	44,299	75,398,013 00
Totals	67,767 46	870,233 06	....	938,000 52	133,565	230,852,417 27

CASH MUTUAL INSURANCE CORPORATIONS—Continued

Receipts for the Year Ended December 31st, 1930

Name of Corporation	Instalments	Premiums on cash plan	Agents' balances, 1929, paid in 1930	Interest	Fees, licenses and extra premiums	Reinsurance on losses	Rent	Other sources	Total	Received from investments (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	63,374 60	263,699 35	32,796 89	85,734 94	....	22,848 74	....	....	468,454 52	121,522 02
Gore	56,895 83	271,677 23	24,847 47	82,964 58	....	32,449 07	1,100 00	65 21	469,999 39	49,007 41
Perth	45,098 38	245,704 59	25,043 84	63,387 04	962 07	56,586 04	1,100 00	....	437,881 96	95,621 72
Waterloo	69,487 11	353,371 45	5,144 19	74,766 94	....	39,644 39	1,143 44	488 06	544,045 58	185,975 57
Totals	234,855 92	1,134,452 62	87,832 39	306,853 50	962 07	151,528 24	3,343 44	553 27	1,920,381 45	452,126 72

Expenditure for the Year Ended December 31st, 1930

Name of Corporation	Commission and bonus to agents	Costs in Law	Interest	License fee	Salaries and general expenses account	Total expense of management	Amount paid for losses	Reinsurance	Rebate and returned premiums	Refunds to members	All other payments	Total	Invested (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	58,200 55	365 26	....	250 00	76,347 51	135,163 32	182,477 43	42,241 90	35,058 26	....	....	394,940 91	274,472 05
Gore	54,929 08	....	....	300 00	66,080 09	121,309 17	166,378 81	47,086 26	20,759 18	11,497 62	....	367,031 04	137,094 45
Perth	55,070 73	42 85	....	300 00	61,862 06	117,275 64	230,140 30	58,652 55	21,817 44	....	1,188 04	429,073 97	130,504 45
Waterloo	63,409 86	118 71	....	300 00	77,137 55	140,966 12	265,388 44	57,408 52	41,152 82	....	6,983 11	511,899 01	235,528 09
Totals	231,610 22	526 82	....	1,150 00	281,427 21	514,714 25	844,384 98	205,389 23	118,787 70	11,497 62	8,171 15	1,702,944 93	777,599 04

D

FRATERNAL SOCIETIES

ASSETS, LIABILITIES, INCOME, DISBURSEMENTS; EXHIBIT OF POLICIES

FRATERNAL SOCIETIES

Assets, December 31st, 1930

Name	Ledger Assets							Non-ledger Assets				Total of ledger and non-ledger assets
	Real estate	Mortgage loans on real estate	Loans or liens on policies	Bonds and debentures	Cash on hand and in banks	All other	Total ledger assets	Interest and rents due and accrued	Collections reported not yet received	All other	Total non-ledger assets	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	32,000 00		12,789 00	2,176,237 56	83,484 53		2,304,511 09	44,703 10	5,589 89	30,537 10	80,830 09	2,385,341 18
Canadian Order of Foresters	29,000 00			13,308,341 93	75,069 06		13,412,410 99	207,480 41	5,557 67	1,756 48	214,794 56	13,627,205 55
Canadian Order of Oddfellows	19,000 00	30,100 00	2,909 00	288,578 80	16,027 79	226 02	356,841 61	4,357 43	2,440 40		6,797 83	363,639 44
Civil Service M.B. Society				97,062 94	2,533 85		99,596 79	1,485 77	52 07		1,537 84	101,134 63
Hamilton Firemen			269 57	372,074 93	2,519 13		374,863 63					374,863 63
Hamilton Police		33,300 00		315,315 91	3,020 32		351,636 23					351,636 23
Knights of Malta				14,480 48	3,541 77		18,022 25					18,022 25
London Police				205,636 63	12,453 93		218,090 56					218,090 56
Ontario Commercial Travellers' Assoc.		498,072 85		367,722 84	9,457 81		875,253 50	27,779 89			27,779 89	903,033 39
Ottawa Firemen				264,340 43	24,487 55		288,827 98	3,532 11			3,532 11	292,360 09
Ottawa		15,000 00		244,065 47	2,734 09		261,799 56	5,040 49			5,040 49	266,840 05
Royal Templars	50,000 00	733,423 20		346,841 47	20,725 66		1,150,990 33	26,862 77		595 47	27,458 24	1,178,448 57
Sons of England	40,550 46	9,314 54	574 00	273,649 90	115,121 34		439,210 24	4,544 04		1,619 77	6,163 81	445,374 05
Sons of Scotland			6,777 87	1,276,471 15	32,438 55		1,315,687 57	26,007 37	13,596 94		39,604 31	1,355,291 88
St. Joseph l'Union du Canada	125,600 00	31,000 00	5,748 05	3,878,263 32	14,385 70		4,054,997 07	96,765 18	18,420 00	133,642 63	248,827 81	4,303,824 88
Stratford, City of				53,499 06	1,828 80		55,327 86	1,883 33			1,883 33	57,211 19
Toronto Firemen			5,019 51	1,910,396 77	34,801 48		1,950,217 76	14,308 56			14,308 56	1,964,526 32
Toronto Police		40,000 00		1,906,142 94	9,064 02		1,955,206 96					1,955,206 96
Totals	296,150 46	1,390,210 59	34,087 00	27,299,122 53	463,695 38	226 02	29,483,491 98	464,750 45	45,656 97	168,151 45	678,558 87	30,162,050 85

FRATERNAL SOCIETIES

ASSETS AND LIABILITIES ACCORDING TO FUNDS

Name of Society	Assets (Ledger and Non-ledger)					Liabilities (except Reserve)				
	Mortuary Fund	Sickness and other beneficiary funds	Special funds	General Fund	Total	Mortuary Fund	Sickness and other beneficiary funds	Special funds	General Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	2,113,106 33	257,562 30	1,400 00	13,272 55	2,385,341 18	34,664 96	1,624 28	39 17	448 50	36,776 91
Canadian Order of Foresters	13,098,747 27	534,739 10	...	−6,280 82	13,627,205 55	137,631 25	8,105 48	1,684 18	760 50	148,181 41
Canadian Order of Oddfellows	355,990 90	4,722 82	1,192 93	1,732 79	363,639 44	2,460 00	...	...	...	2,460 00
Civil Service M.B. Society	101,134 63	...	...	...	101,134 63	...	...	2,650 00	...	2,650 00
Hamilton Firemen	...	374,863 63	...	...	374,863 63	...	...	...	...	...
Hamilton Police	...	351,636 23	...	...	351,636 23	...	...	...	...	...
Knights of Malta, Chapter General	10,489 21	3,396 36	4,065 87	70 81	18,022 25	...	...	...	...	...
London Police	...	218,090 56	...	...	218,090 56	...	...	...	...	...
Ontario Commercial Travellers' Assoc.	903,033 39	...	...	...	903,033 39	3,570 00	...	...	1,003 52	4,573 52
Ottawa Firemen	...	292,360 09	...	...	29 ,360 09	...	...	...	...	...
Ottawa Police	...	266,840 05	...	...	266,840 05	...	...	...	...	...
Royal Templars	1,176,229 55	1,201 99	...	1,017 03	1,178,448 57	4,000 00	...	63,500 00	...	67,500 00
Sons of England	278,777 96	42,829 27	31,859 15	91,907 67	445,374 05	2,385 00	...	...	492 13	2,877 13
Sons of Scotland	1,319,388 73	26,242 02	...	9,661 13	1,355,291 88	18,992 23	...	...	...	18,992 23
St. Joseph l'Union du Canada	4,046,414 57	221,330 30	19,013 34	17,066 67	4,303,824 88	21,303 88	...	44 20	...	21,348 08
Stratford Municipal Benefit Fund	...	57,211 19	...	...	57,211 19	...	83 35	...	...	83 35
Toronto Firemen	...	1,964,526 32	...	...	1,964,526 32	...	...	...	...	...
Toronto Police	...	1,955,206 96	...	...	1,955,206 96	...	...	...	...	...
Totals	23,403,312 54	6,572,759 19	57,531 29	128,447 83	30,162,050 85	225,007 32	9,813 11	67,917 55	2,704 65	305,442 63

FRATERNAL SOCIETIES

MORTUARY FUNDS

Name	Balance Ledger Assets, Dec. 31st, 1929	Receipts						Disbursements					Balance Ledger Assets, Dec. 31st, 1930
		Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Transfers from other funds	Total	Claims	Loss on sale of securities	All other	Transfers to other funds	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	1,891,891 15	384,042 24	101,529 83	1,022 05	....	96 00	486,690 12	313,102 48	13,665 09	191 40	10,222 54	337,181 51	2,041,399 76
Canadian Order of Foresters	12,037,384 68	1,104,724 23	564,081 39	128,120 15	....	......	1,796,925 77	896,447 71	....	*38,085 22	....	934,532 93	12,899,777 52
Canadian Order of Oddfellows	343,029 33	36,977 79	18,795 62	746 52	34 89	......	56,554 82	36,178 24	....	16 85	14,159 24	50,354 33	349,229 82
Civil Service M.B. Society	88,324 89	10,524 75	4,657 61	....	....	......	15,182 36	3,008 67	....	248 50	653 29	3,910 46	99,596 79
Knights of Malta, Chapter Gen.	11,825 72	844 29	347 20	....	....	......	1,191 49	1,500 00	....	1,028 00	....	2,528 00	10,489 21
Ontario Commercial Travellers' Association	829,830 77	31,812 00	53,017 02	....	....	......	84,829 02	25,290 00	....	....	14,116 29	39,406 29	875,253 50
Royal Templars	1,081,807 33	69,824 78	70,676 02	1,053 01	....	......	141,553 81	62,771 81	....	*4,788 15	6,434 40	73,994 36	1,149,366 78
Sons of England	260,596 47	51,085 93	13,207 53	335 00	....	......	64,628 46	41,220 20	....	....	8,059 17	49,279 37	275,945 56
Sons of Scotland	1,231,273 97	103,623 24	62,538 30	....	‡6,777 87	......	172,974 30	88,067 09	....	....	33,882 30	121,949 39	1,282,263 99
St. Joseph l'Union du Canada	3,544,881 57	246,679 75	188,894 95	....	....	......	435,574 70	178,861 70	....	....	....	178,861 70	3,801,594 57
Totals	21,320,845 88	2,040,139 00	1,077,745 47	131,276 73	6,812 76	96 00	3,256,069 96	†1,646,447 90	13,665 09	44,358 12	87,527 23	1,791,998 34	22,784,917 50

*Increase of excess of book value of bonds in default over market value.

†Includes disability benefits and surrender values.

‡Amount of liens on policies as of December 31st, 1930, representing accumulated outstanding unpaid increase in premiums as provided in section 44 (3) of the constitution.

SICKNESS FUNDS AND SICKNESS AND FUNERAL FUNDS

Name	Balance Ledger Assets, Dec. 31st, 1929	Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Transfers from other funds	Total	Claims	Loss on sale of securities	All other	Transfers to other funds	Total	Balance Ledger Assets, Dec. 31st, 1930
Canadian Order of Chosen Friends	219,885 65	19,091 50	13,762 85	....	....	......	32,854 35	19,815 30	....	....	1,909 15	21,724 45	231,015 55
Canadian Order of Foresters (1)	532,896 48	112,493 40	27,369 60	4,186 77	....	......	144,049 77	150,158 10	....	†994 08	....	151,152 18	525,794 07
(2)	....	564 78	44	....	....	......	565 22	130 85	....	....	....	130 85	434 37
Canadian Order of Oddfellows	4,354 39	165 58	190 97	....	7 30	......	363 85	217 65	....	10 58	....	228 23	4,490 01
Sons of Scotland	23,769 77	3,984 42	1,090 82	....	....	......	5,075 24	3,138 99	....	....	733 67	3,872 66	24,972 35
St. Joseph l'Union du Canada	174,701 95	78,587 05	16,944 65	....	....	......	95,531 70	63,362 33	....	....	....	63,362 33	206,871 32
Totals	955,608 24	214,886 73	59,359 33	4,186 77	7 30	......	278,440 13	236,823 22	....	1,004 66	2,642 82	240,470 70	993,577 67

†Includes $630.00 not allowed (excess of Book value over Market value of bonds in default).

FUNERAL FUNDS

Name	Balance Ledger Assets, Dec. 31st, 1929	Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Transfers from other funds	Total	Claims	Loss on sale of securities	All other	Transfers to other funds	Total	Balance Ledger Assets, Dec. 31st, 1930
Knights of Malta, Chapter General	3,362 86	405 50	128 00	....	....	......	533 50	500 00	....	....	....	500 00	3,396 36
Sons of England	37,588 98	32,055 81	1,751 53	....	....	......	33,807 34	26,830 00	....	....	3,240 97	30,070 97	41,325 35
Totals	40,951 84	32,461 31	1,879 53	....	....	......	34,340 84	27,330 00	....	....	3,240 97	30,570 97	44,721 71

FRATERNAL SOCIETIES

CHILD OR JUVENILE FUNDS

Name	Balance Ledger Assets, Dec. 31st, 1929	Receipts						Disbursements					Balance Ledger Assets, Dec. 31st, 1930
		Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Trans-fers from other funds	Total	Claims	Loss on sale of securities	All other	Trans-fers to other funds	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	17,501 45	2,427 40	861 14	....	....	......	3,288 54	500 00	....	....	413 86	913 86	19,876 13
Canadian Order of Oddfellows	193 49	11 73	....	....	....	......	11 73	....	....	....	....	....	205 22
Royal Templars	1,038 96	163 03	....	....	....	......	163 03	....	....	....	....	....	1,201 99
Sons of Scotland	164 60	195 80	2 70	....	....	......	198 50	....	....	....	....	....	363 10
St. Joseph l'Union du Canada	7,356 54	2,810 26	448 37	....	....	......	3,258 63	164 00	....	....	....	164 00	10,451 17
Totals	26,255 04	5,608 22	1,312 21	....	....	......	6,920 43	664 00	....	....	413 86	1,077 86	32,097 61

WIDOW AND ORPHAN FUND

Name	Balance Ledger Assets, Dec. 31st, 1929	Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Trans-fers from other funds	Total	Claims	Loss on sale of securities	All other	Trans-fers to other funds	Total	Balance Ledger Assets, Dec. 31st, 1930
Sons of England	1,107 96	....	33 46	....	....	......	33 46	....	....	....	....	....	1,141 42

PENSION AND BENEFIT FUNDS

(Municipal Pension Fund Societies Only)

Name	Balance Ledger Assets, Dec. 31st, 1929	Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Trans-fers from other funds	Total	Claims	Loss on sale of securities	All other	Trans-fers to other funds	Total	Balance Ledger Assets, Dec. 31st, 1930
Hamilton Firemen's	339,225 51	23,645 23	16,992 30	....	50 00	......	40,687 53	4,255 08	....	....	794 33	5,049 41	374,863 63
Hamilton Police	321,693 24	19,269 36	18,733 66	1,359 49	746 33	......	40,108 84	9,368 64	....	....	797 21	10,165 85	351,636 23
London Police	209,497 92	7,352 61	11,438 45	....	7,305 58	......	26,096 64	17,369 00	....	....	135 00	17,504 00	218,090 56
Ottawa Firemen	257,622 64	22,156 24	13,237 44	2,061 50	7,025 00	......	44,480 18	12,749 84	....	....	525 00	13,274 84	288,827 98
Ottawa Police	230,596 18	24,077 97	11,365 09	63 25	155 85	......	35,662 16	4,345 78	....	....	113 00	4,458 78	261,799 56
Stratford, City of	50,140 37	2,728 75	2,567 64	....	3,500 00	......	8,796 39	3,051 17	....	....	557 73	3,608 90	55,327 86
Toronto Firemen	1,689,440 88	97,381 90	102,254 95	73,415 76	27,300 00	......	300,352 61	38,025 32	....	....	1,550 41	39,575 73	1,950,217 76
Toronto Police	1,844,885 98	152,474 79	83,528 95	2,143 36	13,142 68	......	251,289 78	137,851 96	....	....	3,116 84	140,968 80	1,955,206 96
Totals	4,943,102 72	*349,086 85	260,118 48	79,043 36	59,225 44	......	747,474 13	†227,016 79	....	....	7,589 52	234,606 31	5,455,970 54

*Premiums, dues, etc., in the case of Municipal Pension Fund Societies includes deductions from salaries and fines.
†Claims in the case of Municipal Pension Fund Societies include pensions and other benefits in relation thereto.

FRATERNAL SOCIETIES

SPECIAL FUNDS

Name	Balance Ledger assets, Dec. 31st, 1929	Receipts					Disbursements				Balance Ledger assets, Dec. 31st, 1930
		Premiums dues and fees	Interest and rents	Other	Transfers from other funds	Total	Expenses	All Other	Transfers to other funds	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends:											
Guarantee Fund	1,000 00	346 44	30 31			376 75			376 75	376 75	1,000 00
Canadian Order of Oddfellows:											
Guarantee Fund	500 00		41 25	171 00		212 25			212 25	212 25	500 00
Building Fund	764 23		2,119 02			2,119 02	2,170 26		29 22	2,199 48	683 77
Knights of Malta, Chapter General:											
Extension Fund	4,238 29	461 90	95 25	40 00		597 15	684 57	*85 00		769 57	4,065 87
Sons of England:											
Guarantee	14,685 14	388 91	711 11	75 80		1,175 82		102 74	283 27	386 01	15,474 95
Supreme Lodge Expense	8,791 39	7,732 90	356 64			8,089 54		44 60	526 76	571 36	16,309 57
St. Joseph l'Union du Canada:											
Propaganda	12,648 65	33,000 37		50		33,000 87	45,539 43			45,539 43	110 09
General Reserve	16,269 91	1,883 34	723 80			2,607 14			18 00	18 00	18,859 05
Oeuvre du Centin											
Collegial	45 11			249 21		249 21		250 12		250 12	44 20
Totals	58,942 72	43,813 86	4,077 38	536 51		48,427 75	48,394 26	482 46	1,446 25	50,322 97	57,047 50

*Disallowed.

FRATERNAL SOCIETIES

GENERAL FUND

Name	Balance Ledger assets, Dec. 31st, 1929	Receipts					Disbursements					Balance Ledger assets, Dec. 31st, 1930
		Assess-ments dues and fines	Interest and rents	All other	Transfers from other funds	Total	Head office expenses	Agency and organiz-tion funds	Other expenses	Transfers to other funds	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	25,703 88	16,055 45	1,442 87	1,101 47	12,826 30	31,426 09	23,805 29	12,745 36	9,359 67	....	45,910 32	11,219 65
Canadian Order of Foresters	53,594 57	108,404 31	123 66	1,272 93	....	109,800 90	46,690 66	78,537 36	40,011 31	*11,751 11	176,990 44	−13,594 97
Canadian Order of Oddfellows	2,652 01	4,311 38	....	169 98	14,400 71	18,882 07	8,781 88	7,531 98	3,487 43	....	19,801 29	1,732 79
Civil Service	....	....	....	....	653 29	653 29	653 29	....	....	....	653 29	....
Hamilton Firemen	....	....	....	....	794 33	794 33	794 33	....	....	....	794 33	....
Hamilton Police	....	....	....	....	797 21	797 21	797 21	....	....	....	797 21	....
Knights of Malta	167 23	289 74	1 85	32 50	....	324 09	420 51	....	....	....	420 51	70 81
London Police	....	....	....	....	135 00	135 00	135 00	....	....	....	135 00	....
Ontario Commercial Travellers	....	....	....	....	14,116 29	14,116 29	10,469 75	496 00	2,430 54	720 00	14,116 29	....
Ottawa Firemen	....	....	....	....	525 00	525 00	525 00	....	....	....	525 00	....
Ottawa Police	....	....	....	....	113 00	113 00	113 00	....	....	....	113 00	....
Royal Templars	3,732 76	10,934 05	105 57	430 52	6,434 40	17,904 54	10,216 85	7,158 70	3,840 19	....	21,215 74	421 56
Sons of England	86,687 72	12,951 09	8,956 65	8,171 15	12,110 17	42,189 06	18,297 92	512 98	21,052 49	....	39,863 39	89,013 39
Sons of Scotland	5,280 29	7,059 97	35 40	545 15	34,615 97	42,256 49	12,679 40	24,904 44	1,864 81	....	39,448 65	8,088 13
St. Joseph l'Union du Canada	21,799 23	61,792 52	1,530 50	43 21	18 00	63,384 23	39,668 53	....	28,448 26	....	68,116 79	17,066 67
Stratford, City of, M.B. Fund	....	....	....	....	557 73	557 73	64 80	....	492 93	....	557 73	....
Toronto Firemen	....	....	....	....	1,550 41	1,550 41	1,550 41	....	....	....	1,550 41	....
Toronto Police	....	....	....	....	3,116 84	3,116 84	937 20	....	2,179 64	....	3,116 84	....
Totals	199,617 69	221,798 51	12,196 50	11,766 91	102,764 65	348,526 57	176,601 03	131,886 82	113,162 27	12,471 11	434,126 23	114,018 03

*Office furniture not allowed, written off.

FRATERNAL SOCIETIES

Exhibit of Policies (Mortuary), December 31st, 1930

Name	Whole Life		Limited Life		Endowment		Other Plans		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		$ c.		$ c.		$ c.		$ c.		$ c.
Canadian Order of Chosen Friends	10,850	9,023,701 30	665	563,750 00	508	466,250 00	446	151,409 00	12,469	10,205,110 30
Canadian Order of Foresters	45,199	42,801,073 06	1,913	1,893,417 00	3,409	3,533,399 00	51	153,000 00	50,572	48,380,889 06
Canadian Order of Oddfellows	1,256	922,826 30	4	3,000 00	148	130,750 00	*479	*319,709 50	1,887	1,376,285 80
Civil Service M.B. Society	1,283	539,750 00							1,283	539,750 00
Hamilton Firemen										
Hamilton Police										
Knights of Malta, Chapter General	117	46,750 00							117	46,750 00
London Police										
Ontario Commercial Travellers Association	3,079	1,711,330 00							3,079	1,711,330 00
Ottawa Firemen										
Ottawa Police	1,959	2,064,176 00	94	99,000 00	361	404,000 00	101	118,000 00	2,515	2,685,176 00
Royal Templars	986	846,816 50	314	314,793 50					1,300	1,161,610 00
Sons of England	4,985	3,118,000 00	1,484	869,750 00	485	270,250 00	48	†160,275 00	7,002	4,418,275 00
Sons of Scotland	7,334	6,173,608 00	2,027	1,992,000 00	8,498	6,411,800 00	1,831	1,977,000 00	19,690	16,554,408 00
St. Joseph l'Union du Canada										
Stratford, City of										
Toronto Firemen										
Toronto Police										
Totals	77,048	67,248,031 16	6,501	5,735,710 50	13,409	11,216,449 00	2,956	2,879,393 50	99,914	87,079,584 16

*Includes 181 policies for $52,959.50 paid up insurance.
†Includes $147,270 bonus additions.

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RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS
MISCELLANEOUS INFORMATION

RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS, DECEMBER 31ST, 1930

Name of Insurer	Mortgage loans on real estate	Book value of bonds	Loans secured by pledge of collateral	Cash on hand in banks and in trust companies	Premium deposits uncollected	Other assets	Interest and dividends due and accrued	Market value of bonds and stocks over book value	Total admitted assets	Assets not admitted
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters		838,676 68		181,435 83	45,418 58		15,598 09	−106 68	1,081,022 50	4,748 83
American Exchange Underwriters		2,115,113 66		97,426 39	30,796 55		29,452 64	49,366 34	2,322,155 58	2,138 12
Canners' Exchange Subscribers		1,822,750 00		1,208,621 70	80,606 47		16,823 57	93,010 93	3,221,812 67	34,869 13
Detroit Automobile Inter-Insurance Exchange		3,466,209 00		740,336 75	222,273 34		63,886 68		4,492,705 77	10,000 00
Equitable Fire Underwriters				297,576 65	36,529 81				334,106 46	10,494 88
Fireproof Sprinklered Underwriters		509,400 35		97,948 64	13,389 65		23,775 83		644,514 47	671 96
Individual Underwriters		2,435,708 74		173,200 64	46,838 25		33,473 50	92,991 26	2,782,212 39	5,803 38
Inter-Insurers' Exchange		169,840 25		56,190 61	3,925 72		2,603 51	4,469 75	237,029 84	95 13
Lumbermen's Underwriting Alliance		1,658,649 95		1,202,284 80	623,878 32	*a*55,286 10	14,627 53	40,336 05	3,595,062 75	65,419 52
Manufacturing Lumbermen's Underwriters		2,042,903 74		1,339,561 85	418,574 86		23,053 18	27,706 26	3,851,799 89	77,668 12
Metropolitan Inter-Insurers		770,657 02		110,347 19	26,388 17		8,310 25	14,602 98	930,305 61	4,710 52
National Lumber Manufacturers' Inter-Insurance Exchange		169,455 50		395,387 04	129,726 69		842 71	3,104 50	698,516 44	7,411 59
New York Reciprocal Underwriters		3,212,122 83		167,951 28	49,695 16		38,993 71	126,617 17	3,595,380 15	8,169 63
Reciprocal Exchange	72,500 00	1,119,635 83		290,596 27	135,178 14	*b*54,365 17	12,178 78	34,112 65	1,718,566 84	
Tornado Inter-Insurance Exchange		229,950 00		4,375 23		*c*7 62	2,272 55	−16,454 28	220,151 12	16,454 28
Underwriters' Exchange		1,287,833 55		254,936 24	20,760 97		20,429 48	−2,433 55	1,581,526 69	3,091 78
Warner Reciprocal Underwriters		472,228 75		472,363 83	55,880 60		5,944 93	31,044 70	1,037,462 81	6,174 50
Totals	72,500 00	22,321,135 85		7,090,540 94	1,939,861 28	109,658 89	312,266 94	498,368 08	32,344,331 98	257,921 37

a Reinsurance recoverable on paid losses. *b* Reinsurance premiums cancelled. *c* Due from Attorney-in-Fact.

LIABILITIES, DECEMBER 31ST, 1930

Name of Insurer	Provision for unpaid claims	Reserve of unearned premium deposits	Administration expense accrued	Return premium deposits	Reinsurance premiums accrued	Taxes	Reserve for contingencies	All other liabilities	Total liabilities	Excess of assets over liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	2,227 59	359,403 83	7,861 35		2,321 06	3,000 00		*a*47,201 82	422,015 65	659,006 85
American Exchange Underwriters	10,500 00	263,974 32	4,776 87			2,000 00	*263,622 94	*b*372,988 82	917,862 95	1,404,292 63
Canners' Exchange Subscribers	1,350 00	688,853 78			17,376 42	13,915 00			721,495 20	2,500,317 47
Detroit Automobile Inter-Insurance Exchange	703,939 57	1,626,415 80							2,330,355 37	2,162,350 40
Equitable Fire Underwriters	26,024 39	85,496 23	11,756 17		10,072 78			296 53	133,646 10	200,460 36
Fireproof Sprinklered Underwriters	574 31	159,903 97	5,447 02			1,000 00		*a*34,240 32	201,165 62	443,348 85
Individual Underwriters	4,102 38	496,598 90	14,141 60			4,000 00		*a*162,441 20	681,284 08	2,100,928 31
Inter-Insurers' Exchange	825 00	46,521 50	155 00			145 00			47,646 50	189,383 34
Lumbermen's Underwriting Alliance	109,927 85	968,290 95	137,859 57		34,569 93				1,250,648 30	2,344,414 45
Manufacturing Lumbermen's Underwriters	81,650 00	899,201 73	99,248 60						1,080,100 33	2,771,699 56
Metropolitan Inter-Insurers	1,459 50	276,254 08	7,119 33			2,000 00		*a*55,171 06	342,003 97	588,301 64
National Lumber Manufacturers' Inter-Insurance Exchange	7,139 02	152,614 26	27,223 20			5,000 00			191,976 48	506,539 96
New York Reciprocal Underwriters	4,606 88	544,612 55	17,847 66			5,000 00		*a*280,026 14	852,093 23	2,743,286 92
Reciprocal Exchange	34,449 06	579,390 58	13,517 81			9,000 00			636,357 45	1,082,209 39
Tornado Inter-Insurance Exchange		15,146 77		30 47		382 95			15,560 19	204,590 93
Underwriters' Exchange	8,495 00	224,886 11	635 00			460 00			234,476 11	1,347,050 58
Warner Reciprocal Underwriters	1,611 31	269,233 02			1,725 33	4,669 95			277,239 61	760,223 20
Totals	998,881 86	7,656,798 38	347,589 18	30 47	66,065 52	50,572 90	263,622 94	952,365 89	10,335,927 14	22,008,404 84

*This reserve is an undivided surplus account in which withdrawing subscribers do not share. In this respect this exchange is not operating as a reciprocal.

*a*Due to subscribers. *b*Subscribers earnings payable, $323,622.48; Reserve for Investments, $49,366.34.

RECIPROCAL OR INTER-INSURANCE EXCHANGES

PROFIT AND LOSS ACCOUNT, 1930

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred	Administration and other expenses	Net underwriting profit or savings for subscribers
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	604,523 34	452,097 40	462,337 02	202,576 47	127,698 39	132,062 16
American Exchange Underwriters	461,846 97	315,204 38	331,727 19	23,249 54	74,607 58	233,870 07
Canners' Exchange Subscribers	2,321,123 70	1,655,147 41	1,624,021 77	275,512 65	446,331 52	902,177 60
Detroit Automobile Inter-Insurance Exchange	3,774,564 94	3,091,650 29	3,238,806 63	1,713,381 04	669,014 46	856,411 13
Epperson Underwriters	387,698 79	69,325 96	219,496 55	301,575 24	45,537 07	−127,615 76
Equitable Fire Underwriters	355,384 65	258,263 17	258,627 02	169,456 18	83,523 00	5,647 84
Fireproof Sprinklered Underwriters	223,467 93	145,883 17	161,361 54	45,875 43	28,512 90	86,973 21
Individual Underwriters	809,902 18	572,200 65	640,652 68	124,800 46	213,936 30	301,915 92
Inter-Insurers' Exchange	72,409 14	41,753 11	53,548 72	16,440 35	10,083 38	27,024 99
Lumbermen's Underwriting Alliance	3,333,913 39	2,471,687 72	2,363,948 42	1,741,210 35	615,923 79	6,814 28
Manufacturing Lumbermen's Underwriters	2,514,618 13	1,963,998 26	1,897,291 10	1,213,837 69	476,649 78	206,803 63
Metropolitan Inter-Insurers	455,050 29	326,574 28	338,607 95	56,912 89	121,537 95	160,157 11
National Lumber Manufacturers' Inter-Insurance Exchange	482,907 86	396,282 48	384,734 36	174,080 86	96,133 08	114,520 42
New York Reciprocal Underwriters	825,182 00	553,441 20	624,732 78	73,689 55	209,553 39	341,489 84
Reciprocal Exchange	1,255,955 28	873,145 74	773,652 87	237,732 30	331,128 56	204,792 01
Tornado Inter-Insurance Exchange	42,640 60	36,570 81	35,941 77	....	12,813 00	23,128 77
Underwriters' Exchange	433,057 74	269,345 95	300,466 86	49,479 53	65,640 77	185,346 56
Warner Reciprocal Underwriters	913,524 36	661,606 62	682,575 72	197,971 55	168,378 85	316,225 32
Totals	19,267,771 29	14,154,178 60	14,392,530 95	6,617,782 08	3,797,003 77	3,977,745 10

SURPLUS ACCOUNT

Name of Insurer	Amount to credit of subscribers at Jan. 1, 1930	Net underwriting profit or savings for subscribers	Other revenue (net)	Transferred from special surplus or reserve accounts	Savings and profits returned to subscribers	Transferred to special surplus or reserve accounts	Amount held to credit of subscribers surplus	Special surplus or reserve accounts	Non-admitted assets	Surplus of admitted assets over all liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	566,001 40	132,062 16	32,952 63	....	67,260 51	....	663,755 68	....	4,748 83	659,006 85
American Exchange Underwriters	1,587,629 68	233,370 07	125,380 14	....	463,726 01	*76,723 13	1,406,430 75	....	2,138 12	1,404,292 63
Canners' Exchange Subscribers	955,589 10	902,177 60	130,507 57	....	590,284 95	172,737 81	1,225,251 51	1,309,935 09	34,869 13	2,500,317 47
Detroit Automobile Inter-Insurance Exchange	1,864,404 08	856,411 13	304,876 21	10,000 00	863,341 02	....	2,172,350 40	....	10,000 00	2,162,350 40
Epperson Underwriters	286,624 10	−127,615 76	8,565 46	....	167,573 80	....	....	....	....	....
Equitable Fire Underwriters	275,857 88	5,647 84	9,271 75	....	79,822 23	....	210,955 24	....	10,494 88	200,460 36
Fireproof Sprinklered Underwriters	397,220 46	86,973 21	35,119 82	....	75,292 68	....	444,020 81	....	671 96	443,348 85
Individual Underwriters	1,940,944 21	301,915 92	164,509 66	....	300,638 10	....	2,106,731 69	....	5,803 38	2,100,928 31
Inter-Insurers' Exchange	183,945 46	27,024 99	13,820 64	*a*3,453 75	38,766 37	....	189,478 47	....	95 13	189,383 34
Lumbermen's Underwriting Alliance	2,593,612 39	6,814 28	146,508 59	....	337,101 29	....	2,409,833 97	....	65,419 52	2,344,414 45
Manufacturing Lumbermen's Underwriters	2,819,623 65	206,803 63	162,213 64	....	339,273 24	....	2,849,367 68	....	77,668 12	2,771,699 56
Metropolitan Inter-Insurers	468,364 62	160,157 11	46,852 56	....	82,362 13	....	593,012 16	....	4,710 52	588,301 64
National Lumber Manufacturers' Inter-Insurance Exchange	404,252 23	114,520 42	21,617 73	....	26,438 83	....	513,951 55	....	7,411 59	506,539 96
New York Reciprocal Underwriters	2,724,095 92	341,489 84	218,799 28	....	532,928 49	....	2,751,456 55	....	8,169 63	2,743,286 92
Reciprocal Exchange	1,072,471 38	204,792 01	84,252 09	....	279,087 77	*b*218 32	1,082,209 39	....	....	1,082,209 39
Tornado Inter-Insurance Exchange	220,375 82	23,128 77	13,138 42	....	35,597 80	....	221,045 21	....	16,454 28	204,590 93
Underwriters' Exchange	1,374,028 55	185,346 56	69,023 62	*a*21,378 17	299,634 54	....	1,350,142 36	....	3,091 78	1,347,050 58
Warner Reciprocal Underwriters	197,852 51	316,225 32	39,714 27	....	158,429 03	14,646 31	380,716 76	385,680 94	6,174 50	760,223 20
Totals	19,932,893 44	3,977,745 10	1,627,124 08	34,831 92	4,737,558 79	264.325 57	20,570,710 18	1,695,616 03	257,921 37	22,008,404 84

*Reserve for market fluctuations in bonds, $13,100.19; Reserve for contingencies, $63,622.19. This reserve is an undivided surplus account in which withdrawing subscribers do not share. In this respect this exchange is not operating as a reciprocal. *a*Special deposits. *b*Excess Loss Fund.

ABSTRACT OF BUSINESS TRANSACTED BY RECIPROCAL OR INTER-INSURANCE EXCHANGES IN ONTARIO, 1930

Name of Insurer	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred (including adjustment expenses)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	6,561,392 00	6,561,392 00	27,966 33	3,853 53	24,112 80	8,915 18
American Exchange Underwriters	431,500 00	984,000 00	5,190 59	676 07	4,514 52	5 74
Canners' Exchange Subscribers	1,542,731 00	943,792 00	13,847 04	4,533 89	9,313 15	....
*Detroit Automobile Inter-Insurance Exchange	....	....	....	....	....	....
Epperson Underwriters	434,900 00	....	4,526 55	1,779 25	2,747 30	....
Equitable Fire Underwriters	148,000 00	139,000 00	2,213 65	47 90	2,165 75	35 18
Fireproof Sprinklered Underwriters	3,594,750 00	3,594,750 00	5,168 30	938 82	4,229 48	....
Individual Underwriters	15,749,377 00	15,749,377 00	48,434 46	6,102 28	42,332 18	55,070 74
Inter-Insurers' Exchange	210,000 00	185,000 00	759 50	30 53	728 97	....
Lumbermen's Underwriting Alliance	10,931,423 00	9,105,218 00	166,972 97	24,496 73	142,476 24	40,159 55
Manufacturing Lumbermen's Underwriters	5,413,625 00	4,560,275 00	90,213 90	13,141 51	77,072 39	4,966 35
Metropolitan Inter-Insurers	7,841,826 00	7,841,826 00	23,587 20	3,572 83	20,014 37	31,403 94
National Lumber Manufacturers' Inter-Insurance Exchange	1,176,549 00	835,659 00	18,570 20	6,147 82	12,422 38	3,528 86
New York Reciprocal Underwriters	14,228,679 00	14,228,679 00	28,319 13	2,725 01	25,594 12	1,705 68
Reciprocal Exchange	75,000 00	87,200 00	1,255 50	483 30	772 20	....
Tornado Inter-Insurance Exchange	206,000 00	206,000 00	3,069 40	365 30	2,704 10	....
Underwriters' Exchange	814,000 00	704,000 00	2,934 25	628 16	2,306 09	....
Warner Reciprocal Underwriters	103,054 00	....	911 09	740 19	170 90	....
Totals	69,462,806 00	65,726,168 00	443,940 06	70,263 12	373,676 94	145,791 22

*Automobile risks only.

ALL BUSINESS, 1930

Name of Insurer	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred (including adjustment expenses)	Net Savings and profits recredited to subscribers
Affiliated Underwriters	103,406,080 00	100,482,494 00	604,523 34	152,425 94	452,097 40	202,576 47	67,260 51
American Exchange Underwriters	158,277,160 00	146,978,480 00	461,846 97	146,642 59	315,204 38	23,249 54	463,726 01
Canners' Exchange Subscribers	228,172,989 00	167,135,229 00	2,321,123 70	665,976 29	1,655,147 41	275,512 65	590,284 95
*Detroit Automobile Inter-Insurance Exchange	....	....	3,774,564 94	682,914 65	3,091,650 29	1,713,381 04	863,341 02
Epperson Underwriters	515,900 00	....	387,698 79	318,372 83	69,325 96	301,575 24	167,573 80
Equitable Fire Underwriters	17,326,404 00	14,540,482 00	355,384 65	97,121 48	258,263 17	169,456 18	79,822 23
Fireproof Sprinklered Underwriters	117,202,482 00	113,009,102 00	223,467 93	77,584 76	145,883 17	45,875 43	75,292 68
Individual Underwriters	306,995,737 00	311,368,614 00	809,902 18	237,701 53	572,200 65	124,800 46	300,638 10
Inter-Insurers' Exchange	22,211,502 00	21,158,595 00	72,409 14	30,656 03	41,753 11	16,440 35	38,766 37
Lumbermen's Underwriting Alliance	289,905,512 00	215,885,900 00	3,333,913 39	862,225 67	2,471,687 72	1,741,210 35	337,101 29
Manufacturing Lumbermen's Underwriters	162,403,587 00	142,046,879 00	2,514,618 13	550,619 87	1,963,998 26	1,213,837 69	339,273 24
Metropolitan Inter-Insurers	147,874,496 00	146,510,911 00	455,050 29	128,476 01	326,574 28	56,912 89	82,362 13
National Lumber Manufacturers' Inter-Insurance Exchange	30,973,208 00	28,481,787 00	482,907 86	86,625 38	396,282 48	174,080 86	26,438 83
New York Reciprocal Underwriters	354,435,828 00	371,826,023 00	825,182 00	271,740 80	553,441 20	73,689 55	532,928 49
Reciprocal Exchange	146,683,406 00	131,629,118 00	1,255,955 28	382,809 54	873,145 74	237,732 30	279,087 77
Tornado Inter-Insurance Exchange	3,071,250 00	3,026,750 00	42,640 60	6,069 79	36,570 81	....	35,597 80
Underwriters' Exchange	197,445,831 00	162,299,223 00	433,057 74	163,711 79	269,345 95	49,479 53	299,634 54
Warner Reciprocal Underwriters	90,493,721 00	68,833,123 00	913,524 36	251,917 74	661,606 62	197,971 55	158,429 03
Totals	2,377,395,093 00	2,145,212,710 00	19,267,771 29	5,113,592 69	14,154,178 60	6,617,782 08	4,737,558 79

*Automobile Risks only

III.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES OWNED BY JOINT STOCK AND CASH MUTUAL INSURANCE COMPANIES NOT LICENSED UNDER THE INSURANCE ACT (DOMINION), FOR THE YEAR ENDING DECEMBER 31st, 1930

I—Bonds and Debentures Purchased

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Dec. 5	Province of Alberta, 4½%, 1960......	$40,000 00	$37,190 00	Waterloo Bond Corporation.
Jan. 29	City of Kitchener, 5%, 1959..........	25,000 00	24,092 80	Waterloo Bond Corporation.
Dec. 27	Twp. of North York, 5%, 1960.........	24,134 40	24,066 89	Waterloo Bond Corporation.
Mar. 31	Twp. of Sandwich West, 5%, 1953.....	15,000 00	13,198 40	Waterloo Bond Corporation.
May 31	Can. Northern Power Corp., 5%, 1953.	10,000 00	9,250 00	McLeod, Young, Weir & Co.
Feb. 4	Northern Power Co., 6%, 1960........	15,000 00	14,625 00	Waterloo Bond Corporation.
Aug. 29	Ont. Power Service Corp., 5½%, 1950.	15,000 00	13,612 50	Waterloo Bond Corporation.
May 31	Power Corp. of Canada, 4½%, 1959...	10,000 00	9,200 00	Waterloo Bond Corporation.
Mar. 6	British Am. Oil Co., Ltd., 5%, 1945...	5,000 00	4,987 50	A. E. Ames & Co.
Nov. 18	British Am. Oil Co., Ltd., 5%, 1945...	15,000 00	14,400 00	A. E. Ames & Co.
Nov. 15	Dominion Realty Co., Ltd., 5½%, 1945	25,000 00	24,875 00	Dominion Securities Corp., Ltd.
Sept. 15	Economic Investment Trust, 5%, 1957.	10,000 00	9,362 50	Cochrane, Hay & Co., Ltd.
May 2	Famous Players Corp., 6%, 1948......	15,000 00	15,000 00	Waterloo Bond Corporation.
Oct. 2	Maple Leaf Milling Co., Ltd., 5½%, 1949............................	10,000 00	9,600 00	Waterloo Bond Corporation.
Mar. 6	McColl-Frontenac Oil Co., 6%, 1949...	10,000 00	9,900 00	Waterloo Bond Corporation.
	Accumulation of book values towards par............................	....	227 10	
	Totals........................	$244,134 40	$233,662 69	

EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Feb. 21	McColl-Frontenac Oil Co., 6%, 1949...	$10,000 00	$9,900 00	S. R. Mackellar & Co.

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Dec. 18	Province of Ontario, 4½%, 1950......	$10,000 00	$9,555 00	Trusts & Guarantee Co., Ltd.
Mar. 5	British Am. Oil Co., Ltd., 5%, 1945...	7,000 00	7,002 10	A. E. Ames & Co.
May 21	British Am. Oil Co., Ltd., 5%, 1945...	3,000 00	3,000 00	Herbert Begg.
	Totals........................	$20,000 00	$19,557 10	

THE GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
May 19	City of Galt, 5%, 1931-45............	$25,000 00	$24,976 99	W. L. McKinnon & Co.
July 19	Town of Dryden, 5½%, 1952-5.......	11,091 87	11,091 87	W. L. McKinnon & Co.
Sept. 18	Town of Dryden, 5½%, 1954-5.......	2,871 28	2,871 28	W. L. McKinnon & Co.
Sept. 24	Town of Mimico, 5%, 1946-56.........	21,083 31	20,642 49	C. H. Burgess & Co.
July 16	Town of Rainy River, 6%, 1932-45....	15,138 98	15,398 96	W. L. McKinnon & Co.
Mar. 4	Guelph & Ontario Inv. & Sav. Soc., 5%, 1935............................	5,000 00	5,000 00	Guelph & Ontario Investment & Savings Society.
	Totals........................	$80,185 44	$79,981 59	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

MERCHANTS FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Jan. 22	Town of Riverside R.C. School, 5½%, 1936-47	$14,002 72	$13,967 71	H. R. Bain & Co., Ltd.
July 8	Twp. of Etobicoke, 5½%, 1946-50	20,080 32	21,030 12	Gardner & Co., Ltd.
Jan. 28	Credit Foncier Franco-Canadien, 5%, 1945	25,000 00	23,750 00	Credit Foncier Franco-Canadien.
	Totals	$59,083 04	$58,747 83	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Mar. 8	Province of British Columbia, 6%, 1941	$15,000 00	$16,128 00	Wood, Gundy & Co.
May 5	Prov. of British Columbia, 4½%, 1955.	25,000 00	21,657 50	Bell, Gouinlock & Co.
April 2	Province of Nova Scotia, 5%, 1960	25,000 00	25,250 00	Bell, Gouinlock & Co.
Feb. 15	Province of Saskatchewan, 5%, 1959	25,000 00	24,937 50	Wood, Gundy & Co.
May 13	State of San Paulo, 7%, 1940	27,000 00	25,852 50	Bell, Gouinlock & Co.
June 9	Republic of Uruguay, 6%, 1964	10,000 00	9,650 00	Bell, Gouinlock & Co.
June 30	Republic of Uruguay, 6%, 1960	15,000 00	14,475 00	Bell, Gouinlock & Co.
Feb. 18	G.T.R. Perpetual Stock, 4%	121,665 00	97,363 75	Bank of Montreal.
April 28	Metro. Water, Sewerage & Drainage Board (Guar. by State of N.S. Wales), 5½%, 1950	25,000 00	23,062 50	Skaith & Co.
June 11	British Columbia Power Co., 5½%, 1960	25,000 00	24,500 00	Wood, Gundy & Co.
May 5	Detroit Int. Bridge Co., 6½%, 1952	25,000 00	21,996 35	Bell, Gouinlock & Co.
Oct. 30	Jamaica Public Service Co., 5%, 1950	25,000 00	23,125 00	Wood, Gundy & Co.
Jan. 21	Montreal Is. Power Co., 5½%, 1957	50,000 00	50,000 00	Bell, Gouinlock & Co.
June 18	National Light & Power Co., 6%, 1949	10,000 00	9,900 00	McLeod, Young, Weir & Co.
July 21	National Light & Power Co., 6%, 1949	15,000 00	14,850 00	McLeod, Young, Weir & Co.
Aug. 28	Ontario Power Serv. Corp., 5½%, 1950	25,000 00	23,250 00	Wood, Gundy & Co.
Aug. 28	Ontario Power Serv. Corp., 5½%, 1950	10,000 00	9,300 00	Wood, Gundy & Co.
Oct. 30	Ontario Power Serv. Corp., 5½%, 1950	5,000 00	4,650 00	Wood, Gundy & Co.
Jan. 7	Winnipeg Electric Co., 6%, 1954	61,000 00	61,732 00	Bank of Montreal.
Jan. 21	Abitibi Power & Paper Co., Ltd., 5%, 1953	25,000 00	23,757 50	Bell, Gouinlock & Co.
June 18	Architects' Bldg., Montreal, 6%, 1945	25,000 00	24,000 00	McLeod, Young, Weir & Co.
June 11	Can. Copper Refiners, Ltd., 6%, 1945	25,000 00	24,750 00	Wood, Gundy & Co.
Mar. 8	Canada Power & Paper Co., 5½%, 1958	25,000 00	17,000 00	Wood, Gundy & Co.
May 28	Dom. Realty Co., Ltd., 5½%, 1945	25,000 00	24,875 00	Dominion Securities Corp.
Jan. 21	Donnacona Paper Co., 5½%, 1948	50,000 00	49,428 50	Bell, Gouinlock & Co.
Mar. 8	Federal Grain, Ltd., 6%, 1949	25,000 00	23,750 00	Wood, Gundy & Co.
Dec. 12	Great Lakes Paper Co., Ltd., 6%, 1950	25,000 00	22,475 00	Wood, Gundy & Co.
Jan. 9	Int. Power & Paper of Nfld., 5%, 1968.	25,000 00	22,250 00	Bank of Montreal.
Jan. 21	Int. Power & Paper of Nfld., 5%, 1968.	50,000 00	48,552 50	Bell, Gouinlock & Co.
May 29	Kingston Elevator Co., Ltd., 6%, 1950.	25,000 00	24,000 00	Williams, Partridge & Rapley, Ltd
April 2	Lord Nelson Hotel, Halifax, 6½%, 1947	30,000 00	31,300 20	H. R. Bain & Co.
Dec. 30	Lord Nelson Hotel, Halifax, 6½%, 1947	50,000 00	50,000 00	H. R. Bain & Co.
May 5	Minnesota & Ont. Paper Co., 6%, 1945	12,000 00	10,824 00	Bell, Gouinlock & Co.
May 5	Minnesota & Ont. Paper Co., 6%, 1950	13,000 00	11,596 00	Bell, Gouinlock & Co.
July 30	Pacific Coast Terminals, Ltd., 6½%, 1948	25,000 00	25,000 00	Skaith & Co.
April 2	Peel St. Realties, 6½%, 1950	25,000 00	24,320 00	Bell, Gouinlock & Co.
Mar. 8	Port Alfred Pulp & Paper Co., 5½%, 1957	25,000 00	22,250 00	Wood, Gundy & Co.
Jan. 25	Rolland Paper Co., 5½%, 1948	25,000 00	23,375 00	Bank of Montreal.
Jan. 25	Simpson's, Ltd., 6%, 1949	8,000 00	7,980 00	Bank of Montreal.
Jan. 21	United Grain Growers, Ltd., 5%, 1948.	25,000 00	24,420 00	Bell, Gouinlock & Co.
June 24	Western Steel Products, Ltd., 6%, 1948	10,000 00	9,850 00	Royal Securities Corp.
Aug. 20	Windsor Hotel of S.S. Marie, 6½%, 1950	50,000 00	49,500 00	H. R. Bain & Co.
Sept. 30	Windsor Hotel of S.S. Marie, 6½%, 1950	25,000 00	24,750 00	H. R. Bain & Co.
	Accumulation of book values towards par	....	3,003 30	
	Totals	$1,187,665 00	$1,122,909 10	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
June 24	Province of Prince Edward Island, 4½%, 1944	$25,000 00	$25,000 00	McLeod, Young, Weir & Co.
Oct. 23	Chili Republic, 6%, 1960	10,000 00	7,450 00	McLeod, Young, Weir & Co.
Oct. 23	Peru Republic, 6%, 1960	10,000 00	5,600 00	McLeod, Young, Weir & Co.
May 13	State of San Paulo, 7%, 1940	25,000 00	23,937 50	Dominion Securities Corp.
May 22	Uruguay Republic, 6%, 1964	5,000 00	4,887 50	Fleming, Denton & Co.
May 21	Uruguay Republic, 6%, 1964	25,000 00	24,437 50	McLeod, Young, Weir & Co.
July 9	National Bank of Panama, 6½%, 1949	25,000 00	25,000 00	Royal Financial Corp.
Mar. 17	City of Halifax, 5%, 1965	25,000 00	24,875 00	Gairdner & Co., Ltd.
May 15	Town of Waterloo, 5½%, 1930-49	34,658 30	34,658 30	Town of Waterloo.
June 6	Twp. of Sandwich West, 5½%, 1950	10,000 00	9,426 50	McLeod, Young, Weir & Co.
May 27	Noranda R.C. School, 5%, 1931-43	38,100 00	35,483 13	McLeod, Young, Weir & Co.
June 16	Beauharnois Power Co., 6%, 1959	25,000 00	24,750 00	A. E. Ames & Co.
April 14	Detroit Int. Bridge Co., 6½%, 1952	5,000 00	4,275 00	McLeod, Young, Weir & Co.
Oct. 23	Detroit Int. Bridge Co., 6½%, 1952	10,000 00	4,350 00	McLeod, Young, Weir & Co.
Feb. 14	Gatineau Power Co., 5%, 1956	5,000 00	4,750 00	N. A. McLarty.
Feb. 1	Montreal Is. Power Co., 5½%, 1957	5,000 00	4,675 00	Hanson Bros.
May 21	National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,950 00	McLeod, Young, Weir & Co.
June 6	National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,950 00	McLeod, Young, Weir & Co.
Jan. 28	Northwestern Power Co., 6%, 1960	5,000 00	4,875 00	Nesbitt, Thomson & Co.
Sept. 16	Abitibi Power & Paper Co., Ltd., 5%, 1953	5,000 00	4,415 50	Dominion Securities Corp.
June 28	Ancroft Place, Ltd., 6½%, 1946	10,000 00	9,850 00	Stewart, Scully & Co.
June 20	Architects' Bldg. Corp., 6%, 1945	30,000 00	28,800 00	McLeod, Young, Weir & Co.
Sept. 6	Architects' Bldg. Corp., 6%, 1945	5,000 00	4,800 00	McLeod, Young, Weir & Co.
Dec. 3	Arnold Bros., Ltd., 6%, 1947	9,000 00	7,380 00	McLeod, Young, Weir & Co.
Dec. 8	Arnold Bros., Ltd., 6%, 1947	6,000 00	4,800 00	Wood, Gundy & Co.
Oct. 2	Bay-Adelaide Garage, Ltd., 6½%, 1947	15,000 00	14,700 00	Stewart, Scully & Co.
Jan. 14	Bay-Cumberland Properties, Ltd., 6½%, 1944	10,000 00	9,500 00	Stewart, Scully & Co.
June 17	Bell Telephone Co., 5%, 1960	25,000 00	25,375 00	Hanson Bros.
Feb. 26	British Am. Oil Co., Ltd., 5%, 1945	2,500 00	2,493 75	A. E. Ames & Co.
June 9	Can. Copper Refiners, Ltd., 6%, 1945	10,000 00	9,900 00	Wood, Gundy & Co.
June 10	Can. Copper Refiners, Ltd., 6%, 1945	5,000 00	4,975 00	Fry, Mills, Spence & Co.
April 11	Canadian Vickers, Ltd., 6%, 1947	10,000 00	8,133 00	McLeod, Young, Weir & Co.
Oct. 1	Dominion Realty Co., Ltd., 5½%, 1945	10,000 00	9,950 00	Dominion Securities Corp.
April 11	Hayes Wheel & Forging, Ltd., 6%, 1942	10,000 00	9,950 00	McLeod, Young, Weir & Co.
Feb. 24	Jones Bros. of Canada, Ltd., 6½%, 1948	5,000 00	5,125 00	Gardiner & Co.
May 3	London Realty Co., Ltd., 6½%, 1950	5,000 00	4,925 00	R. A. Daly & Co.
Oct. 27	Maple Leaf Milling Co., 5½%, 1949	4,000 00	2,840 00	Fraser, Dingman & Co.
Dec. 1	Metropolitan Bldg., Ltd., 7%, 1944	13,000 00	13,315 00	McLeod, Young, Weir & Co.
Sept. 12	Montreal Apartments, Ltd., 5½%, 1948	5,000 00	4,400 00	Royal Securities Corp.
Aug. 22	Ontario Power Service Corp., Ltd., 5½%, 1950	5,000 00	4,650 00	Wood, Gundy & Co.
Aug. 29	Ontario Power Service Corp., Ltd., 5½%, 1950	5,000 00	4,686 00	Hanson Bros.
Oct. 2	Oshawa Buildings Co., Ltd., 6½%, 1943	10,000 00	9,800 00	Stewart, Scully & Co.
Nov. 11	Park Lane Corp., 6½%, 1943	15,000 00	13,762 50	McLeod, Young, Weir & Co.
Jan. 14	Ritchie Cut Stone, Ltd., 6½%, 1948	5,000 00	5,000 00	Stewart, Scully & Co.
Nov. 6	Windsor Hotel, S.S. Marie, 6½%, 1950	5,000 00	4,950 00	H. R. Bain & Co.
Dec. 4	Windsor Hotel, S.S. Marie, 6½%, 1950	10,000 00	10,000 00	H. R. Bain & Co.
	Accumulation of book values towards par	....	2,035 09	
	Totals	$547,258 30	$518,877 28	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Aug. 6	Govt. of Newfoundland, 5%, 1955	$10,000 00	$10,000 00	Wood, Gundy & Co.
May 14	City of London, 5%, 1944	10,000 00	10,050 00	Wood, Gundy & Co.
April 19	City of Winnipeg, 5%, 1950	5,000 00	5,040 00	Bank of Montreal.
April 19	City of Winnipeg, 5%, 1950	20,000 00	20,135 00	Bank of Montreal.
May 15	Calgary S.D., 5%, 1948	6,500 00	6,390 15	Wood, Gundy & Co.
May 15	Calgary S.D., 5%, 1948	2,500 00	2,456 25	Wood, Gundy & Co.
May 1	British Mtge. & Trust Corp., 5%, 1935	15,000 00	15,000 00	British Mtge. & Trust Corp.
Nov. 1	British Mtge. & Trust Corp., 5%, 1935	10,000 00	10,000 00	British Mtge. & Trust Corp.
April 9	British Columbia Power Corp., 5½%, 1960	17,000 00	16,575 00	Wood, Gundy & Co.
Dec. 17	Montreal Tramways Co., 5%, 1955	15,000 00	14,062 50	Wood, Gundy & Co.
Aug. 6	Ont. Power Service Corp., 5½%, 1950	5,000 00	4,686 00	Wood, Gundy & Co.
Dec. 19	Ont. Power Service Corp., 5½%, 1950	10,000 00	9,375 00	Wood, Gundy & Co.
	Totals	$126,000 00	$123,769 90	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—BONDS AND DEBENTURES PURCHASED

PILOT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Sept. 4	Dominion of Canada, 5%, 1943	$25,000 00	$26,000 00	Canadian Bank of Commerce.
Dec. 10	Dominion of Canada, 5½%, 1934	30,000 00	31,020 00	Standard Acc. Ins. Co.
Dec. 29	Dominion of Canada, 4%, 1960	40,000 00	37,500 00	Standard Acc. Ins. Co.
Sept. 8	Province of British Columbia, 5%, 1959	20,000 00	20,900 00	Canadian Bank of Commerce.
Sept. 17	Province of British Columbia, 5%, 1959	25,000 00	25,625 00	Canadian Bank of Commerce
Sept. 8	Province of Manitoba, 4½%, 1960	20,000 00	19,700 00	Canadian Bank of Commerce.
Sept. 4	Province of Nova Scotia, 5%, 1959	10,000 00	10,450 00	Canadian Bank of Commerce.
Sept. 8	Province of Nova Scotia, 5%, 1959	10,000 00	10,475 00	Canadian Bank of Commerce.
Sept. 4	Province of Ontario, 4%, 1957	10,000 00	9,175 00	Canadian Bank of Commerce.
Dec. 10	Province of Ontario, 4½%, 1945	50,000 00	49,750 00	Standard Acc. Ins. Co.
Sept. 8	Bell Telephone Co., 5%, 1960	25,000 00	26,125 00	Canadian Bank of Commerce.
Sept. 8	Montreal Light, Heat & Power Corp., 5%, 1951	25,000 00	25,875 00	Canadian Bank of Commerce.
Oct. 28	Shawinigan Water & Power Co., 4½%, 1970	20,000 00	19,450 00	Canadian Bank of Commerce.
Dec. 19	Shawinigan Water & Power Co., 4½%, 1970	5,000 00	4,712 50	Standard Acc. Ins.,Co.
June 18	Beauharnois Power Corp., Ltd., 6%, 1959	10,000 00	9,903 00	A. E. Ames & Co.
Sept. 22	Gleneagles Invst. Co., Ltd., 6½%, 1944	5,000 00	4,950 00	Waterloo Bond Corp.
Sept. 22	McColl-Frontenac Oil Co., Ltd., 6%, 1949	5,000 00	4,950 00	Waterloo Bond Corp.
	Totals	$335,000 00	$336,560 50	

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Mar. 11	Dominion of Canada, 4½%, 1940	$39,000 00	$37,523 00	Geoffrion & Co.
Nov. 1	Dominion of Canada, 4½%, 1944	25,000 00	25,000 00	Provident Adj. and Inv. Co.
June 30	Can. Nat. Rys., 4¾%, 1955	25,000 00	24,625 00	Geoffrion & Co.
Sept. 11	Can. Nat. Rys., 4½%, 1954	67,000 00	67,000 00	Geoffrion & Co.
Jan. 9	City of Montreal, 4½%, 1950	25,000 00	23,437 50	Geoffrion & Co.
Mar. 11	Gatineau Power Co., Ltd., 5%, 1956	20,000 00	18,656 00	Geoffrion & Co.
Mar. 15	Montreal Light, Heat & Power Corp., 5%, 1970	25,000 00	24,857 50	Geoffrion & Co.
Feb. 6	Montreal Tramways Co., 5%, 1955	15,000 00	13,804 50	Geoffrion & Co.
Mar. 11	Shawinigan Water & Power Co., 5%, 1970	10,000 00	9,828 00	Geoffrion & Co.
Jan. 17	Maple Leaf Milling Co., 5½%, 1949	12,500 00	11,941 25	Geoffrion & Co.
Feb. 25	United Securities, Ltd., 5½%, 1952	15,000 00	14,539 50	Geoffrion & Co.
	Accumulation of book values towards par	....	585 31	
	Totals	$278,500 00	$271,212 25	

QUEEN CITY FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Nov. 1	Canada Permanent Mortgage Corp., 5%, 1935	$20,000 00	$20,000 00	Canada Permanent Mortgage Corp.

STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
June 30	Can. Nat. Rys., 4¾%, 1955	$35,000 00	$34,475 00	Greenshields & Co.
May 7	Detroit Int. Bridge Co., 6½%, 1952	17,000 00	14,705 00	Dominion Securities Corp.
Feb. 4	Sherbrooke St. Realty Co., 6½%, 1940.	5,000 00	4,975 00	Royal Securities Corp.
	Totals	$57,000 00	$54,155 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Mar. 18	Prov. of British Columbia, 4½%, 1951.	$40,000 00	$37,540 00	McLeod, Young, Weir & Co.
July 30	Prov. of British Columbia, 4½%, 1955.	5,000 00	4,751 20	McLeod, Young, Weir & Co.
July 31	Province of Saskatchewan, 4½%, 1960.	25,000 00	23,625 00	McLeod, Young, Weir & Co.
Sept. 5	Province of Saskatchewan, 4½%, 1955.	10,000 00	9,852 00	R. A. Daly & Co.
July 2	Can. Nat. Rys., 4¾%, 1955..........	10,000 00	9,853 00	R. A. Daly & Co.
Sept. 6	G.T.R. Cons. Perpetual Stock, 4%....	58,400 00	50,370 00	Dominion Securities Corp.
Nov. 5	G.T.R. Cons. Perpetual Stock, 4%....	24,333 33	21,170 00	McLeod, Young, Weir & Co.
Dec. 11	Nat. Transcontinental Ry., 4½%, 1955	26,000 00	25,292 80	Dominion Securities Corp.
Dec. 31	Nat. Transcontinental Ry., 4½%, 1955	25,000 00	24,097 50	Dominion Securities Corp.
Mar. 6	New Westminster Harbour Com., 4¾%, 1948 (guar. by Dom. of Canada)....	25,000 00	24,257 00	Royal Financial Corp.
Sept. 12	City of Belleville, 5%, 1941...........	4,594 11	4,613 41	R. A. Daly & Co.
Sept. 12	City of Belleville, 5%, 1942...........	2,872 32	2,885 25	R. A. Daly & Co.
Sept. 12	City of Belleville, 5%, 1943...........	8,164 45	8,203 64	R. A. Daly & Co.
Sept. 12	City of Belleville, 5%, 1944...........	8,471 17	8,513 53	R. A. Daly & Co.
Sept. 12	City of Belleville, 5%, 1945...........	2,288 17	2,308 12	R. A. Daly & Co.
Dec. 15	City of Calgary, 5%, 1943............	24,333 33	24,340 65	McLeod, Young, Weir & Co.
Jan. 17	City of Montreal, 4½%, 1970.........	25,000 00	23,125 00	R. A. Daly & Co.
June 10	City of Saskatoon, 5%, 1940..........	25,000 00	24,562 50	R. A. Daly & Co.
Sept. 8	City of Saskatoon, 5%, 1945..........	25,000 00	24,882 50	R. A. Daly & Co.
Jan. 4	City of Toronto, 4½%, 1953..........	25,000 00	23,375 00	McLeod, Young, Weir & Co.
Feb. 24	City of Vancouver, 5%, 1944.........	25,000 00	24,820 00	McLeod, Young, Weir & Co.
July 18	City of Winnipeg, 4½%, 1958........	10,000 00	9,401 95	McLeod, Young, Weir & Co.
July 23	Dist. of Point Gray, 5%, 1966........	40,000 00	40,412 00	Royal Financial Corp.
Aug. 1	Dist. of Point Gray, 5%, 1966........	25,000 00	25,257 50	Royal Financial Corp.
Feb. 10	Burrard Inlet Tunnel & Bridge, 6%, 1973 (guar. by Dist. of N. Vancouver)	10,000 00	10,653 00	Royal Financial Corp.
Jan. 27	Northwestern Power Co., Ltd., 6%, 1960..........................	25,000 00	24,250 00	Nesbitt, Thomson & Co.
Jan. 6	American Sales Book Co., 6%, 1939...	6,500 00	6,776 25	A. E. Ames & Co.
Mar. 13	British Am. Oil Co., 5%, 1945........	10,000 00	10,000 00	A. E. Ames & Co.
Mar. 17	British Am. Oil Co., 5%, 1945........	15,000 00	15,000 00	Fleming & Denton Co.
Dec. 23	Canada Realty Corp., Ltd., 6%, 1931-49	38,000 00	39,341 40	A. E. Ames & Co.
Jan. 6	Canadian Bakeries, Ltd., 6½%, 1945..	5,000 00	5,175 00	A. E. Ames & Co.
Jan. 6	Cosmos Imperial Mills, 6½%, 1944....	5,000 00	5,195 00	A. E. Ames & Co.
Oct. 17	T. Eaton Realty Co., 5%, 1949.......	25,000 00	24,000 00	Dominion Securities Corp.
May 30	Fraser Company, 6%, 1932...........	5,000 00	4,262 50	Canadian General Securities, Ltd.
Dec. 1	Harris Abattoir Co., Ltd., 6%, 1947...	25,000 00	25,107 50	Dominion Securities Corp.
Oct. 1	London Realty Co., 6½%, 1950.......	25,000 00	24,632 50	R. A. Daly & Co.
Jan. 6	Massey-Harris Co., Ltd., 5%, 1947....	25,000 00	23,000 00	A. E. Ames & Co.
	Totals......................	$718,956 88	$694,902 60	

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Jan. 3	Beauharnois Power Corp., Ltd., 6%, 1959............................	$25,000 00	$24,750 00	Waterloo Bond Corp.
Mar. 1	Bell Telephone Co. of Can., 5%, 1957..	25,000 00	24,937 50	Bank of Montreal.
April 9	British Columbia Power Corp., 5½%, 1960............................	25,000 00	24,500 00	Wood, Gundy & Co.
Feb. 11	Montreal Tramways Co., 5%, 1955....	25,000 00	23,000 00	Wood, Gundy & Co.
April 10	Northwestern Power Co., Ltd., 6%, 1960	25,000 00	24,375 00	Waterloo Bond Corp.
Oct. 24	Ont. Power Service Corp., Ltd., 5½%, 1950............................	25,000 00	23,280 00	Waterloo Bond Corp.
Mar. 13	Maple Leaf Milling Co., 5½%, 1949...	25,000 00	23,595 00	Royal Securities Corp.
April 26	McColl-Frontenac Oil Co., Ltd., 6%, 1949............................	20,000 00	19,800 00	Waterloo Bond Corp.
July 14	Montreal Apartments, Ltd., 5½%, 1948	10,000 00	8,996 92	Royal Securities Corp.
Aug. 5	North American Elevator, Ltd., 6½%, 1950............................	10,000 00	9,727 80	Waterloo Bond Corp.
Jan. 3	Simpson's, Ltd., 6%, 1949...........	25,000 00	24,875 00	Waterloo Bond Corp.
	Accumulation of book values towards par............................	....	253 37	
	Totals......................	$240,000 00	$232,090 59	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Mar. 5	British American Oil Co., Ltd., 5%, 1945	$7,000 00	$7,002 10	A. E. Ames & Co.
May 21	British American Oil Co., Ltd., 5%, 1945	2,000 00	2,000 00	Herbert Begg.
June 11	British American Oil Co., Ltd., 5%, 1945	1,000 00	1,000 00	Herbert Begg.
	Totals......................	$10,000 00	$10,002 10	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Dec. 29	Province of Alberta, 6½%, 1936. .	$23,000 00	$23,981 86	$23,981 86	Waterloo Bond Corp.
May 2	City of Kitchener, 5%, 1936-38. . .	15,000 00	15,000 00	15,000 00	Waterloo Bond Corp.
Sept. 13	City of Kitchener, 5%, 1930......	6,369 88	6,369 88	6,369 88	Matured.
Oct. 15	City of Kitchener, 6%, 1930......	111 68	111 68	111 68	Matured.
Nov. 29	City of Kichener, 5½%, 1930.....	690 29	690 29	690 29	Matured.
Dec. 5	Toronto Harbour Com., 4½%, 1953	40,000 00	37,490 00	37,490 00	Waterloo Bond Corp.
Jan. 14	Town of Berlin, 4½%, 1937......	199 12	199 12	199 12	Matured.
Mar. 31	Town of Berlin, 5%, 1937........	436 48	436 48	436 48	Matured.
July 14	Town of Berlin, 4½%, 1930......	751 10	751 10	751 10	Matured.
Jan. 31	Town of Fort Garry, 6%, 1930....	5,000 00	5,000 00	5,000 00	Matured.
Nov. 19	Town of Timmins, 5%, 1954......	15,000 00	15,000 00	15,000 00	A. E. Ames & Co.
Dec. 31	Town of Waterloo, 5½%, 1933-34.	26,000 00	23,070 20	23,070 20	Waterloo Bond Corp.
Feb. 4	Montreal Is. Power Corp., 5½%, 1957..........................	10,000 00	9,425 00	9,425 00	Waterloo Bond Corp.
Aug. 29	Montreal Is. Power Corp., 5½%, 1957..........................	15,000 00	14,137 50	14,137 50	Waterloo Bond Corp.
	Amortization of book values towards par....................	....	654 46	....	
	Totals....................	$154,528 55	$152,317 57	$151,663 11	

EMPIRE LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
June 1	City of Windsor, 6%, 1930.......	$430 65	$430 65	$430 65	Matured.

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
May 1	City of Hamilton, 5%, 1930......	$1,000 00	$993 06	$993 06	Matured.
Jan. 1	City of Stratford, 5%, 1930.......	2,500 00	2,479 69	2,479 69	Matured.
	Totals....................	$3,500 00	$3,472 75	$3,472 75	

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
July 8	City of Galt, 4%, 1930...........	$213 86	$213 86	$213 86	Matured.
Sept. 15	City of Toronto, 6%, 1932........	$6,000 00	$6,000 00	$6,112 86	W. L. McKinnon & Co.
Sept. 15	City of Niagara Falls, 5%, 1930-1.	15,000 00	15,000 00	15,000 00	W. L. McKinnon & Co.
Sept. 15	City of Woodstock, 4%, 1930.....	5,000 00	5,000 00	4,952 35	W. L. McKinnon & Co.
Sept. 15	Town of Midland, 4½%, 1930....	1,353 37	1,353 37	1,353 37	Matured.
Dec. 1	Town of Newmarket, 5%, 1930. . .	794 18	794 18	794 18	Matured.
Oct. 12	Town of Smiths Falls, 5%, 1930. . .	1,768 59	1,768 59	1,768 59	Matured.
Jan. 1	County of Halton, 4%, 1930......	1,962 42	1,962 42	1,962 42	Matured.
Dec. 1	Twp. of East Flamboro, 5%, 1930.	344 12	344 12	344 12	Matured.
Dec. 1	Twp. of Scarboro, 5½%, 1930....	552 53	552 53	552 53	Matured.
	Totals....................	$32,989 07	$32,989 07	$33,054 28	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

HAND IN HAND INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
May 1	City of Chatham, 6%, 1930.......	$3,243 39	$3,394 28	$3,243 39	Matured.
Dec. 1	Town of Southampton, 5%, 1930..	221 29	190 31	221 29	Matured.
Mar. 2	Town of Weston, 4½%, 1930.....	1,325 99	1,132 56	1,325 99	Matured.
Dec. 31	Village of Arthur, 4½%, 1930.....	367 79	234 43	367 79	Matured.
Dec. 31	St. Paul's R.C. Schools, 5½%, 1930	87 61	84 00	87 61	Matured.
	Amortization of book values towards par..................	....	210 49	....	
	Totals..................	$5,246 07	$5,246 07	$5,246 07	

MERCHANTS FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
July 8	City of Belleville, 4%, 1931.......	$5,000 00	$5,000 00	$4,947 00	Gardner & Co.
Jan. 22	City of Brantford, 4%, 1930......	5,000 00	5,000 00	5,000 00	H. R. Bain & Co.
Jan. 22	City of Peterborough, 4¼%, 1930.	3,000 00	2,707 20	3,000 00	H. R. Bain & Co.
July 8	City of Peterborough, 3½%, 1931.	1,000 00	1,000 00	984 60	Gardner & Co.
July 8	City of St. Thomas, 5%, 1930-3...	2,092 82	1,966 93	2,088 63	Gardner & Co.
Nov. 15	Town of Lindsay, 6%, 1930.......	1,000 00	1,049 79	1,000 00	Matured.
Jan. 22	Town of St. Marys, 4½%, 1931...	2,721 89	2,721 89	2,721 89	H. R. Bain & Co.
Jan. 22	Town of Sudbury, 5%, 1930......	1,000 00	927 60	1,000 00	H. R. Bain & Co.
Jan. 22	Town of Thorold, 6%, 1930.......	1,921 32	1,812 92	1,921 32	H. R. Bain & Co.
July 8	Town of Welland, 5%, 1933......	2,000 00	1,884 00	1,994 60	Gardner & Co.
Aug. 31	Twp. of Etobicoke, 5%, 1930.....	94 75	91 60	94 75	Matured.
July 8	Twp. of York, 5½%, 1930........	1,335 14	1,335 14	1,347 82	Gardner & Co.
July 8	Twp. of York, 5½%, 1931........	1,408 57	1,408 57	1,421 95	Gardner & Co.
July 8	Twp. of York, 5½%, 1932........	1,486 04	1,486 04	1,500 16	Gardner & Co.
July 8	Twp. of York, 5½%, 1933........	1,567 77	1,567 77	1,582 66	Gardner & Co.
July 8	Twp. of York, 5½%, 1934........	1,654 00	1,654 00	1,669 72	Gardner & Co.
July 8	Twp. of York, 5½%, 1935........	1,744 97	1,744 97	1,761 55	Gardner & Co.
Dec. 31	Huron & Erie Mtge. Corp., 5%, 1931.........................	6,000 00	6,000 00	6,000 00	Matured.
	Totals..................	$40,027 27	$39,358 42	$40,036 65	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Dec. 1	Peru, Republic of, 6%, 1930......	$1,000 00	$842 12	$1,000 00	Called.
Feb. 18	Grand Trunk Ry., 7%, 1940......	90,000 00	100,463 74	99,450 00	Bank of Montreal.
July 30	Metro. Water, Sewer & Drainage Comm. (guar. by State of N.S. Wales), 5½%, 1950............	25,000 00	23,062 50	23,062 50	Skaith & Co.
Jan. 21	City of Belleville, 6%, 1941.......	3,000 00	2,951 17	3,000 00	Mrs. Ethel Mooney.
Jan. 21	City of Belleville, 5%, 1946-51....	10,000 00	10,000 00	9,915 00	McLeod, Young, Weir Co.
Jan. 21	City of Edmonton, 5%, 1947.....	9,246 67	9,931 70	9,931 70	Bell, Gouinlock & Co.
Feb. 1	City of Galt, 5%, 1960...........	19,000 00	15,781 53	18,477 50	Greenshields & Co.
Feb. 1	City of Galt, 6%, 1938-9.........	11,000 00	11,440 96	11,440 00	Bank of Montreal.
Feb. 1	City of Galt, 5½%, 1934-6.......	15,178 80	15,251 94	15,197 77	Bank of Montreal.
April 28	City of Galt, 5½%, 1941-3.......	25,174 83	25,529 53	26,121 40	Skaith & Co.
April 2	City of Guelph, 6%, 1941.........	25,000 00	25,205 10	26,250 00	Bell, Gouinlock & Co.
July 21	City of Halifax, 5%, 1961........	10,000 00	10,000 00	9,960 00	McLeod, Young, Weir Co.
Jan. 25	City of Hull, 5%, 1953...........	18,000 00	16,684 18	17,460 00	Bank of Montreal.
Feb. 1	City of Hull, 5%, 1954...........	5,000 00	4,587 26	4,850 00	Greenshields & Co.
Nov. 6	City of Kingston, 5½%, 1943.....	25,000 00	25,962 74	26,250 00	Wood, Gundy & Co.
Jan. 21	City of Kitchener, 4½%, 1930-6...	4,924 43	4,902 13	4,902 13	Bell, Gouinlock & Co.
Aug. 28	City of Kitchener, 5½%, 1938-43..	25,003 83	25,868 54	25,868 56	Wood, Gundy & Co.
Sept. 30	City of Kitchener, 5%, 1930-42....	2,749 80	2,749 80	2,749 80	H. R. Bain & Co.
Dec. 2	City of Lethbridge, 6%, 1930.....	316 19	316 19	316 19	Matured.
Feb. 22	City of Moosejaw, 5%, 1953......	20,926 66	19,765 52	19,880 33	Wood, Gundy & Co.
Feb. 22	City of Moosejaw, 5%, 1951......	973 33	960 86	927 09	Wood, Gundy & Co.
Sept. 30	City of Niagara Falls, 5%, 1931-5.	2,822 64	2,867 24	2,822 64	H. R. Bain & Co.
Aug. 15	City of Niagara Falls, 5%, 1930...	486 51	486 51	486 51	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

MUTUAL RELIEF LIFE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Oct. 8	City of North Bay, 5½%, 1930-41	$10,049 46	$10,192 71	$10,161 01	H. R. Bain & Co.
Oct. 8	City of North Bay, 5½%, 1934-7..	19,608 87	19,792 70	19,769 66	H. R. Bain & Co.
Sept. 1	City of Oshawa, 5%, 1930........	329 51	329 51	329 51	Matured.
Dec. 21	City of Oshawa, 5%, 1930........	887 45	887 45	887 45	Matured.
Dec. 31	City of Oshawa, 5%, 1930........	1,600 00	1,600 00	1,600 00	Matured.
July 21	City of St. Thomas, 5%, 1943-7...	15,063 86	15,063 86	14,935 82	McLeod, Young, Weir Co.
July 21	City of St. Thomas, 5%, 1951.....	4,232 68	4,232 68	4,196 70	McLeod, Young, Weir Co.
Mar. 8	City of Sault Ste. Marie, 5½%, 1953........................	26,000 00	26,000 00	26,790 40	Wood, Gundy & Co.
Mar. 29	City of Sault Ste. Marie, 5½%, 1950........................	10,000 00	10,121 39	10,275 00	Bank of Montreal.
Jan. 7	City of Sherbrooke, 5%, 1952.....	25,000 00	23,706 14	24,500 00	Bank of Montreal.
Jan. 9	City of Sherbrooke, 5%, 1952.....	25,000 00	26,392 49	24,500 00	Bank of Montreal.
Jan. 21	City of Sherbrooke, 5%, 1962.....	10,000 00	10,583 72	10,583 72	Bell, Gouinlock & Co.
Jan. 21	City of Sherbrooke, 5½%, 1947...	25,000 00	24,655 19	24,655 19	Bell, Gouinlock & Co.
April 2	City of Stratford, 5¼%, 1952.....	34,000 00	33,776 96	34,741 20	H. R. Bain & Co.
Sept. 1	Cith of Strathcona, 4½%, 1930...	159 02	159 02	159 02	Matured.
Aug. 20	City of Sudbury, 5%, 1932-7......	10,394 53	10,380 77	10,394 53	H. R. Bain & Co.
Mar. 29	City of Three Rivers, 5½%, 1953.	10,000 00	10,133 58	10,200 00	Bank of Montreal.
Jan. 31	City of Toronto, 5½%, 1943......	2,000 00	1,824 48	1,925 00	Mrs. Ethel Mooney.
Feb. 6	City of Toronto, 6%, 1940........	35,000 00	36,724 52	37,275 00	Bank of Montreal.
May 23	City of Toronto, 6%, 1940........	6,000 00	6,260 74	6,411 00	Bank of Montreal.
May 23	City of Toronto, 6%, 1940........	3,000 00	3,125 68	3,205 50	Bank of Montreal.
May 23	City of Toronto, 6%, 1940........	1,000 00	1,043 52	1,068 50	Bank of Montreal.
May 23	City of Toronto, 6%, 1941........	1,000 00	1,066 15	1,077 00	Bank of Montreal.
June 11	City of Toronto, 6%, 1943........	1,000 00	1,071 89	1,082 10	Wood, Gundy & Co.
Oct. 30	City of Toronto, 5½%, 1942-3....	6,000 00	5,795 79	6,360 00	Wood, Gundy & Co.
Oct. 30	City of Toronto, 6%, 1940........	10,000 00	10,577 75	10,800 00	Wood, Gundy & Co.
Oct. 30	City of Toronto, 6%, 1940-9......	8,000 00	8,652 45	8,800 00	Wood, Gundy & Co.
Dec. 30	City of Toronto, 5½%, 1940......	20,000 00	18,801 29	22,000 00	H. R. Bain & Co.
Dec. 30	City of Toronto, 6%, 1933-4......	25,000 00	24,101 14	28,000 00	H. R. Bain & Co.
Jan. 7	City of Vancouver, 3½%, 1942...	5,000 00	4,748 40	4,250 00	Bank of Montreal.
Jan. 7	City of Vancouver, 3½%, 1943...	5,000 00	4,740 87	4,212 50	Bank of Montreal.
Jan. 21	City of Vancouver, 5%, 1940.....	10,000 00	10,000 00	10,000 00	Bell, Gouinlock & Co.
Jan. 7	City of Victoria, 4½%, 1944......	10,000 00	10,795 12	94,000 00	Bank of Montreal.
Jan. 7	City of Victoria, 4%, 1951........	6,000 00	6,000 00	5,160 00	Bank of Montreal.
Jan. 25	City of Victoria, 6%, 1946........	5,000 00	5,159 08	5,400 00	Bank of Montreal.
Feb. 1	City of Victoria, 5½%, 1937......	25,000 00	24,848 44	24,750 00	Greenshields & Co.
Feb. 1	City of Victoria, 5½%, 1938......	10,000 00	9,933 10	9,900 00	Greenshields & Co.
Sept. 17	City of Windsor, 6%, 1937.......	10,000 00	10,524 20	10,449 00	Bell, Gouinlock & Co.
Jan. 25	City of Winnipeg, 6%, 1950......	5,500 00	6,355 01	6,355 01	Bell, Gouinlock & Co.
Jan. 1	Town of Beeton, 5%, 1930.......	367 76	367 76	367 76	Matured.
June 11	Town of Brampton, 5½%, 1949-53	10,000 00	10,313 12	10,327 60	Wood, Gundy & Co.
Nov. 5	Town of Brooks, 6%, 1930.......	160 84	160 84	160 84	Matured.
May 5	Town of Collingwood, 5½%, 1934	9,000 00	8,911 90	8,911 90	Bell, Gouinlock & Co.
Dec. 1	Town of Collingwood, 5%, 1930...	208 61	208 61	208 61	Matured.
Mar. 8	Town of Dundas, 5½%, 1952.....	16,000 00	16,258 58	16,364 80	Wood, Gundy & Co.
Sept. 30	Town of Dundas, 5%, 1947-55....	20,806 85	20,806 85	20,806 85	H. R. Bain & Co.
Sept. 15	Town of Eastview, 6%, 1930.....	1,000 00	1,000 00	1,000 00	Matured.
Dec. 31	Town of Eastview, 5½%, 1930....	2,000 00	2,000 00	2,000 00	Matured.
Mar. 1	Town of Elgin, 5%, 1930.........	380 31	380 31	380 31	Matured.
June 11	Town of Elmira, 5½%, 1933-43...	10,173 44	10,269 33	10,283 09	Wood, Gundy & Co.
Feb. 1	Town of Farnham, 4½%, 1960....	10,000 00	7,911 98	8,885 00	Greenshields & Co.
Feb. 1	Town of Farnham, 5%, 1956......	11,000 00	10,920 08	10,532 50	Greenshields & Co.
Aug. 28	Town of Ford City, 6½%, 1931-34	10,603 97	11,048 27	10,954 92	Wood, Gundy & Co.
May 12	Town of Fort Frances, 5½%, 1930	2,525 73	2,525 73	2,525 73	Matured.
Mar. 15	Town of Haileybury, 6%, 1930....	260 98	260 98	260 98	Matured.
Sept. 15	Town of Haileybury, 5%, 1930....	592 06	592 06	592 06	Matured.
Nov. 1	Town of Haileybury, 5%, 1930....	264 18	264 18	264 18	Matured.
Oct. 15	Town of Hanna, 6%, 1930........	1,000 00	1,000 00	1,000 00	Matured.
Feb. 1	Town of Kelowna, 5%, 1936......	7,000 00	6,450 43	6,667 50	Greenshields & Co.
Aug. 20	Town of Kincardine, 5%, 1938....	10,000 00	10,249 04	10,000 00	H. R. Bain & Co.
Sept. 18	Town of Leamington, 5¼%, 1937-8	9,704 65	9,913 74	9,745 41	Dominion Securities Corp.
Sept. 18	Town of Leamington, 5¼%, 1937-8	8,192 59	8,369 10	8,227 00	Dominion Securities Corp.
Jan. 21	Town of Lindsay, 4½%, 1939.....	5,000 00	5,050 46	5,050 46	Bell, Gouinlock & Co.
Sept. 1	Town of Merrickville, 6%, 1930...	1,948 15	1,948 15	1,948 15	Matured.
Nov. 1	Town of Midland, 6½%, 1930....	1,269 87	1,269 87	1,269 87	Matured.
Dec. 31	Town of Midland, 6½%, 1930....	635 57	635 57	635 57	Matured.
Oct. 10	Town of Mimico, 6%, 1940-1.....	2,435 49	2,511 72	2,660 00	W. McCortney.
June 30	Town of Montreal East, 6%, 1954	20,000 00	22,054 40	22,054 40	Bell, Gouinlock & Co.
Jan. 21	Town of Napanee, 5%, 1936-40...	20,082 83	20,574 05	20,574 05	Bell, Gouinlock & Co.
Jan. 21	Town of Napanee, 5%, 1933-48...	52,900 00	53,573 96	53,573 96	Bell, Gouinlock & Co.
Feb. 6	Town of Napanee, 5½%, 1945-52	10,000 00	10,059 30	10,000 00	Bank of Montreal.
July 21	Town of Napanee, 5½%, 1931-33	6,794 00	6,731 70	6,827 97	McLeod, Young, Weir Co.
July 9	Town of Napanee, 5½%, 1930....	2,032 00	2,032 00	2,032 00	Matured.
May 5	Town of Newmarket, 5½%, 1935-9	10,000 00	10,065 11	10,065 11	Bell, Gouinlock & Co.
Oct. 30	Town of Newmarket, 5½%, 1931-53	25,722 97	25,954 69	26,764 75	Wood, Gundy & Co.
June 11	Town of Pembroke, 5%, 1955.....	11,399 49	11,399 49	11,105 38	Wood, Gundy & Co.
June 11	Town of Pembroke, 6%, 1945-9...	15,301 16	16,219 63	16,587 73	Wood, Gundy & Co.
Aug. 20	Town of Perth, 5%, 1930-7.......	2,672 57	2,699 70	2,672 57	H. R. Bain & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

MUTUAL RELIEF LIFE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Aug. 20	Town of Perth, 5%, 1930-7	$682 43	$689 40	$682 43	H. R. Bain & Co.
Jan. 21	Town of Port Hope, 4½%, 1935-40	11,316 61	11,316 61	11,316 61	Bell, Gouinlock & Co.
May 5	Town of Port Hope, 4½%, 1938-42	10,059 82	8,877 00	8,838 20	Bell, Gouinlock & Co.
Jan. 21	Town of Prescott, 5%, 1940	5,000 00	5,102 05	5,102 05	Bell, Gouinlock & Co.
Jan. 21	Town of Preston, 5%, 1930-40	9,726 16	9,920 64	9,920 64	Bell, Gouinlock & Co.
Feb. 23	Town of Renfrew, 5%, 1930	241 45	241 45	241 45	Matured.
Apr. 27	Town of Renfrew, 5%, 1930	110 63	110 63	110 63	Matured.
Apr. 27	Town of Renfrew, 5%, 1930	112 33	112 33	112 33	Matured.
July 9	Town of Renfrew, 6½%, 1930	254 60	254 60	254 60	Matured.
Oct. 1	Town of Renfrew, 5%, 1930	181 12	181 12	181 12	Matured.
Mar. 8	Town of St. Lambert, 5½%, 1952	5,000 00	5,032 56	5,048 50	Wood, Gundy & Co.
Mar. 8	Town of St. Lambert, 5½%, 1954	15,000 00	14,752 50	15,154 50	Wood, Gundy & Co.
May 28	Town of St. Lambert, 5½%, 1954	10,000 00	9,368 34	10,225 00	Dominion Securities Corp.
May 28	Town of St. Lambert, 5½%, 1952	5,000 00	5,032 19	5,112 50	Dominion Securities Corp.
May 28	Town of St. Mary's, 5½%, 1943-52	9,853 97	9,908 22	10,001 78	Dominion Securities Corp.
Nov. 1	Town of Sandwich, 5½%, 1930	1,487 65	1,487 65	1,487 65	Matured.
Jan. 7	Town of Shawinigan Falls, 5%, 1950	10,000 00	10,329 33	9,875 00	Bank of Montreal.
Sept. 1	Town of Sherburne, 4%, 1930	234 41	234 41	234 41	Matured.
Mar. 8	Town of Smiths Falls, 5½%, 1952-4	20,000 00	20,132 87	20,324 00	Wood, Gundy & Co.
May 5	Town of Smiths Falls, 6%, 1930-7	21,578 87	21,263 22	21,263 22	Bell, Gouinlock & Co.
Apr. 1	Town of Smiths Falls, 6%, 1930	496 72	496 72	496 72	Matured.
Dec. 31	Town of Smiths Falls, 5¼%, 1930	146 99	146 99	146 99	Matured.
Dec. 1	Town of Souris, 5%, 1930	380 35	380 35	380 35	Matured.
Dec. 1	Town of Souris, 5%, 1930	418 33	418 33	418 33	Matured.
May 5	Town of Strathroy, 5½%, 1935-9	21,113 08	20,522 13	20,522 13	Bell, Gouinlock & Co.
Aug. 1	Town of Strathroy, 6½%, 1930	712 38	712 38	712 38	Matured.
Jan. 21	Town of Summerside, 5%, 1938	10,000 00	10,173 34	10,173 34	Bell, Gouinlock & Co.
Jan. 21	Town of Tillsonburg, 4½%, 1930-6	7,257 41	7,191 40	7,191 40	Bell, Gouinlock & Co.
July 1	Town of Tillsonburg, 5%, 1930	258 82	258 82	258 82	Matured.
Jan. 25	Town of Verdun, 5%, 1943	10,000 00	9,760 39	9,825 00	Bank of Montreal.
Feb. 1	Town of Verdun, 5%, 1944	10,000 00	9,873 29	9,725 00	Greenshields & Co.
July 21	Town of Wallaceburg, 6½%, 1933-4	10,000 00	10,211 60	10,350 00	McLeod, Young, Weir Co.
Jan. 21	Town of Welland, 4½%, 1939	5,000 00	5,050 46	5,050 46	Bell, Gouinlock & Co.
May 31	Town of Weston, 5½%, 1932-4	5,001 16	4,914 22	4,983 66	H. R. Bain & Co.
May 31	Town of Weston, 5½%, 1941-4	10,300 80	10,300 80	10,470 76	H. R. Bain & Co.
Apr. 22	Town of Whitby, 5½%, 1930-45	30,641 34	31,770 79	31,604 41	H. R. Bain & Co.
May 26	Town of Whitby, 6%, 1939	4,097 17	4.097 17	4,309 40	Wood, Gundy & Co.
Dec. 1	Town of Yorkton, 5%, 1930	184 74	184 74	184 74	Matured.
Dec. 1	Town of Yorkton, 5%, 1930	344 12	344 12	344 12	Matured.
May 1	Village of Herbert, 5½%, 1930	104 81	104 81	104 81	Matured.
Dec. 31	Village of Tompkins, 7½%, 1930	333 33	333 33	333 33	Matured.
Aug. 20	County of Carleton, 5½%, 1936-46	22,272 79	23,119 15	23,263 00	H. R. Bain & Co.
Apr. 2	County of Norfolk, 6%, 1934-6	27,522 12	27,485 73	28,003 76	Bell, Gouinlock & Co.
Aug. 20	County of Norfolk, 6%, 1934	3,025 73	3,022 05	3,156 00	H. R. Bain & Co.
June 16	Counties of Prescott and Russell, 6%, 1933-6	21,297 12	21,794 01	21,776 31	Wood, Gundy & Co.
Aug. 28	Twp. of Scarboro, 5%, 1931-3	11,964 06	11,964 06	11,840 16	Wood, Gundy & Co.
Aug. 28	Twp. of Scarboro, 5½%, 1934-5	8,000 00	8,191 04	8,073 80	Wood, Gundy & Co.
May 27	Twp. of Teck, 6%, 1930	1,951 36	1,951 36	1,951 36	Matured.
Aug. 28	Twp. of Tisdale, 6%, 1930-5	6,724 51	6,831 35	6,872 21	Wood, Gundy & Co.
May 13	Twp. of York, 6%, 1933-9	25,000 00	24,469 11	25,875 00	Bell, Gouinlock & Co.
June 18	Twp. of York, 5%, 1933	10,000 00	9,842 70	9,900 00	McLeod, Young, Weir Co.
June 9	Greater Winnipeg, Water District, 5%, 1959	10,000 00	10,030 53	9,950 00	Bell, Gouinlock & Co.
June 18	Montreal Tramways, 5%, 1955	25,000 00	24,009 20	24,000 00	McLeod, Young, Weir Co.
Dec. 12	Minnesota & Ont. Paper Co., 6%, 1945	12,000 00	10,846 45	10,846 45	Wood, Gundy & Co.
Dec. 12	Minnesota & Ont. Paper Co., 6%, 1950	13,000 00	11,628 34	11,628 34	Wood, Gundy & Co.
	Amortization of book values towards par	....	3,389 38	....	
	Totals	$1,576,454 03	$1,588,910 93	$1,601,407 64	

ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Sept. 19	Prov. of British Columbia, 4½%, 1969	$25,000 00	$23,570 00	$24,656 255	McLeod. Young, Weir Co.
Sept. 19	Prov. of British Columbia, 4½%, 1969	25,000 00	23,435 00	24,656 25	McLeod, Young, Weir Co.
Sept. 30	Prov. of British Columbia, 4½%, 1951	25,000 00	23,780 00	24,656 25	McLeod, Young, Weir Co.
June 20	Prov. of New Brunswick, 3½%, 1933	15,000 00	14,440 50	14,445 00	McLeod, Young, Weir Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

11—Bonds and Debentures Sold or Matured

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Sept. 19	Prov. of Prince Edward Island, 4½%, 1944	$25,000 00	$25,000 00	$24,375 00	McLeod, Young, Weir Co.
Apr. 15	Brazil, United States of, 6½%, 1957	1,000 00	1,000 00	1,000 00	Recalled.
May 1	Cunainamarca, Dept. of (Columbia) 6½%, 1959	1,000 00	1,000 00	1,000 00	Recalled.
May 21	Denmark, Kingdom of, 4½%, 1962	5,000 00	4,478 00	4,612 50	McLeod, Young, Weir Co.
June 28	Norway, Kingdom of, 5%, 1963	10,000 00	9,702 00	9,900 00	Wood, Gundy & Co.
May 26	Uruguay, Republic of, 6%, 1960	5,000 00	4,938 50	4,937 50	Fleming, Denton & Co.
Sept. 1	Hanna Hospital (guar. by Province of Alberta), 8%, 1930	224 57	261 40	224 57	Matured.
Sept. 19	T. & N.O. Rly. (guar. by Province of Ontario), 4%, 1946	25,000 00	23,112 50	23,112 50	McLeod, Young, Weir Co.
Jan. 22	French Line (guaranteed by French Government), 6½%, 1951	5,000 00	5,052 00	5,112 50	Dominion Securities Corp.
May 21	French National Mail S.S. Lines (guar. by French Government), 6%, 1952	25,000 00	24,760 00	25,750 00	McLeod, Young, Weir Co.
Dec. 1	City of Galt, 6%, 1941	1,664 33	1,808 46	1,803 80	McLeod, Young, Weir Co.
Dec. 1	City of Galt, 5%, 1941	1,812 98	1,812 98	1,812 98	McLeod, Young, Weir Co.
Dec. 1	City of Galt, 5½%, 1941	1,457 28	1,520 09	1,518 34	McLeod, Young, Weir Co.
Dec. 1	City of Galt, 4%, 1946	5,000 00	4,454 00	4,454 00	McLeod, Young, Weir Co.
Mar. 24	City of Halifax, 5%, 1965	25,000 00	24,875 00	24,937 50	Gardner & Co.
May 7	City of Kitchener, 5%, 1938-45	12,659 50	12,649 88	12,564 55	Waterloo Bond Corp.
May 7	City of Kitchener, 5½%, 1949	160 78	162 78	159 58	Waterloo Bond Corp.
May 27	City of Kitchener, 5%, 1938-9	12,391 94	12,372 89	12,299 00	Waterloo Bond Corp.
Dec. 31	City of Oshawa, 5%, 1930	5,000 00	4,997 50	5,000 00	Matured.
July 17	City of Port Moody, 5½%, 1936	27,000 00	26,595 00	26,595 00	Royal Financial Corp.
July 17	City of Port Moody, 6%, 1930	8,000 00	8,000 00	8,000 00	Royal Financial Corp.
July 17	City of Port Moody, 5½%, 1936	1,000 00	983 50	985 00	Royal Financial Corp.
Dec. 15	Town of Coronation, 6%, 1930	426 24	442 31	426 24	Matured.
Aug. 1	Town of Kenora, 7%, 1930	347 81	368 59	347 81	Matured.
Dec. 31	Town of Petrolia, 6%, 1930	640 88	646 09	640 88	Matured.
Apr. 1	Town of Preston, 5½%, 1930	100 43	110 76	100 43	Matured.
Apr. 1	Town of Preston, 5½%, 1930	532 93	564 27	532 93	Matured.
Dec. 31	Town of Preston, 5½%, 1930	160 08	184 68	160 08	Matured.
Dec. 28	Town of Riverside, 5½%, 1930	4,000 00	3,976 45	4,000 00	Matured.
July 31	Town of Riverside, 5½%, 1930	1,553 49	1,599 44	1,553 49	Matured.
Apr. 3	Town of Sandwich, 6%, 1930	258 60	288 90	258 60	Matured.
Aug. 15	Town of Shaunavon, 6½%, 1930	165 63	179 48	165 63	Matured.
Oct. 1	Town of Shaunavon, 6½%, 1930	265 11	286 78	265 11	Matured.
June 30	Town of Tecumseh, 6%, 1930	858 00	961 14	858 00	Matured.
Dec. 15	Town of Tecumseh, 6%, 1930	610 26	679 39	610 26	Matured.
June 20	Town of Timmins, 7%, 1930	1,465 32	1,476 46	1,476 46	McLeod, Young, Weir Co.
June 20	Town of Timmins, 6½%, 1930	3,823 21	3,841 00	3,842 33	McLeod, Young, Weir Co.
Oct. 1	Town of Waterloo, 5½%, 1930	1,541 92	1,541 92	1,541 92	Matured.
Dec. 1	Town of Waterloo, 5½%, 1930	233 00	233 00	233 00	Matured.
Jan. 15	Town of Yorkton, 7%, 1930	6,153 72	6,600 42	6,153 72	Matured.
Dec. 1	Village of Cayuga, 5½%, 1930	749 65	763 21	749 65	Matured.
Dec. 1	Village of Dafoe, 8%, 1930	320 00	334 86	320 00	Matured.
Aug. 12	Village of Embro, 6%, 1930	365 12	375 95	365 12	Matured.
Dec. 15	Village of Kipling, 6%, 1930	361 89	369 76	361 89	Matured.
Dec. 15	Village of Marcelin, 8%, 1930	300 00	313 89	300 00	Matured.
Aug. 15	Village of New Hamburg, 5%, 1930	705 79	705 79	705 79	Matured.
Dec. 31	Village of Ridgedale, 8%, 1930	207 50	216 96	207 50	Matured.
Aug. 1	Village of St. Emilien, 5½%, 1930	300 00	304 99	300 00	Matured.
May 1	Village of Tantallon, 8%, 1930	300 00	323 43	300 00	Matured.
June 1	Twp. of Sombra, 6%, 1930	663 47	683 15	663 47	Matured.
May 1	Twp. of Teck, 6%, 1930	627 19	640 80	627 19	Matured.
June 20	Twp. of Teck, 6%, 1930	2,000 00	2,009 60	2,001 58	McLeod. Young, Weir Co.
June 20	Twp. of Tisdale, 6%, 1930	1,779 94	1,786 96	1,786 96	McLeod, Young, Weir Co.
June 20	Twp. of Tisdale, 6%, 1930	3,000 00	2,994 30	2,996 76	McLeod, Young, Weir Co.
July 1	Twp. of Tisdale, 5½%, 1930	2,918 47	2,928 71	2,918 47	Matured.
Apr. 1	Rural Mun. of Whitemouth, 6%, 1930	504 01	504 01	504 01	Matured.
Mar. 1	Sch. Dist., Arroyo, 8%, 1930	100 00	104 63	100 00	Matured.
Mar. 1	Sch. Dist., Belleau Brook, 8%, 1930	250 00	258 25	250 00	Matured.
Aug. 18	Sch. Dist., Boyer Lake, 8%, 1930	473 22	507 71	473 22	Matured.
Jan. 1	Sch. Dist., Bradbury, 6½%, 1931	100 00	102 96	100 00	Matured.
Mar. 1	Sch. Dist., Brightstone, 8%, 1930	80 00	87 66	80 00	Matured.
Dec. 31	Sch. Dist., Clay Centre, 6%, 1930	153 61	162 96	153 61	Matured.
Dec. 31	Sch. Dist., Coxley, 5¾%, 1930	154 72	158 47	154 72	Matured.
Apr. 1	Sch. Dist., Cummings, 5½%, 1930	86 05	86 05	86 05	Matured.
Feb. 1	Sch. Dist., Edmonton S.S., 6%,1930	1,000 00	1,000 00	1,000 00	Matured.
Dec. 13	Sch. Dist., Edzell, 6%, 1930	250 00	265 13	250 00	Matured.
Dec. 1	Sch. Dist., Grayson, 8%, 1930	591 60	634 42	591 60	Matured.
Jan. 15	Sch. Dist., Greenvale, 8%, 1930	100 00	101 81	100 00	Matured.
Oct. 15	Sch. Dist., Hanna, 6%, 1930	1,000 00	1,027 34	1,000 00	Matured.
Dec. 10	Sch. Dist., Harmonien, 8%, 1930	133 34	140 44	133 34	Matured.
Dec. 1	Sch. Dist., Hussar, 8%, 1930	466 67	491 77	466 67	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—BONDS AND DEBENTURES SOLD OR MATURED

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Feb. 1	Sch. Dist., Iris, 8%, 1930.........	$100 00	$103 34	$100 00	Matured.
June 1	Sch. Dist., Kindersley, 6½%, 1930	63 45	80 00	63 45	Matured.
Sept. 1	Sch. Dist., Lebanon, 8%, 1930....	100 00	104 43	100 00	Matured.
Jan. 1	Sch. Dist., Lemberg, 6%, 1931....	125 00	132 22	125 00	Matured.
Sept. 3	Sch. Dist., Lotus, 7%, 1930.......	180 00	180 00	180 00	Matured.
Dec. 1	Sch. Dist., Murray Lake, 8%, 1930	236 61	254 23	236 61	Matured.
Mar. 30	Sch. Dist., Norway Valley, 8%,1930	120 00	126 47	120 00	Matured.
Dec. 15	Sch. Dist., Patriot, 6½%, 1930....	159 60	177 58	159 60	Matured.
Dec. 1	Sch. Dist., Redvers, 5½%, 1930...	336 78	336 78	336 78	Matured.
Dec. 20	Sch. Dist., Roanoke, 8%, 1930....	579 36	587 68	579 36	Matured.
Dec. 15	Sch. Dist., St. Charles, 7%, 1930..	500 00	529 20	500 00	Matured.
Feb. 1	Sch. Dist., St. Etienne, 6%, 1930..	67 19	69 52	67 19	Matured.
Mar. 2	Sch. Dist., St. Henry's R.C. 6½%, 1930.....................	625 00	672 81	625 00	Matured.
Dec. 31	Sch. Dist., St. Paul R.C., 5½%, 1930.....................	56 49	53 33	56 49	Matured.
Dec. 31	Sch. Dist., St. Paul R.C., 5½%, 1930.....................	183 24	159 11	183 24	Matured.
Mar. 1	Sch. Dist., Sambor, 6½%, 1930...	74 93	82 67	74 93	Matured.
Apr. 1	Sch. Dist., Sanctuary, 5¾%, 1930	148 58	152 07	152 07	Matured.
Dec. 31	Sch. Dist., Sarto, 7%, 1930.......	300 00	304 22	300 00	Matured.
Jan. 1	Sch. Dist., Striy, 6½%, 1931.....	90 00	92 66	90 00	Matured.
Dec. 10	Sch. Dist., Sundre, 8%, 1930......	166 67	175 62	166 67	Matured.
Mar. 15	Sch. Dist., Tecumseh S.S., 6%, 1930	742 09	742 09	742 09	Matured.
Dec. 8	Sch. Dist., Trieste, 8%, 1930......	66 67	69 62	66 67	Matured.
Nov. 1	Sch. Dist., Tuxedo, 6%, 1930.....	1,000 00	1,012 29	1,000 00	Matured.
Dec. 31	Sch. Dist., Vidette, 6%, 1930.....	153 77	162 95	153 77	Matured.
Feb. 1	Sch. Dist., Wartime, 5½%, 1930..	635 47	643 49	635 47	Matured.
Sept. 14	Sch. Dist., Westwood, 8%, 1930...	236 61	254 23	236 61	Matured.
July 15	Sch. Dist., Whitecourt, 8%, 1930..	400 00	420 86	400 00	Matured.
Jan. 1	Sch. Dist., Woodside, 8%, 1931...	150 00	152 71	150 00	Matured.
Dec. 1	Sch. Dist., Wrentham, 7½%, 1930	302 80	377 10	302 80	Matured.
Jan. 2	Bromhead Rural Tel., 8%, 1931...	294 49	311 39	294 49	Matured.
Dec. 31	Eastern Edam Rural Tel., 7½%, 1930.....................	190 56	218 80	190 56	Matured.
Mar. 1	Lacadia Rural Tel., 6%, 1930.....	307 02	325 24	307 02	Matured.
Jan. 3	Pilger Rural Tel., 6%, 1931.......	143 67	169 85	143 67	Matured.
Oct. 3	Adelaide-Peter Bldg., Ltd., 6¼, 1948.....................	25,000 00	23,317 50	24,500 00	Stewart, Scully & Co.
July 3	Bell Telephone Co., 5%, 1960......	25,000 00	25,375 00	25,500 00	Hanson Bros.
Sept. 16	T. Eaton Realty Co., Ltd., 5%, 1949.....................	5,000 00	4,753 00	4,753 00	Dominion Securities Corp.
Sept. 19	T. Eaton Realty Co., Ltd., 5%, 1949.....................	20,000 00	19,012 00	18,950 00	McLeod, Young, Weir Co.
Apr. 11	Hayes Wheels and Forgings, Ltd., 6%, 1942.................	10,000 00	9,950 00	10,100 00	McLeod, Young, Weir Co.
Dec. 4	Lord Nelson Hotel Co., Ltd., 6½%, 1947.....................	10,000 00	10,051 00	10,000 00	H. R. Bain & Co.
Nov. 7	Investors Equity Corp., 5½%, 1949	5,000 00	4,943 00	5,000 00	McLeod, Young, Weir Co.
Nov. 7	Investors Equity Corp., 5½%, 1949	5,000 00	4,943 00	5,000 00	McLeod, Young, Weir Co.
Aug. 29	Montreal Is. Power Corp., 5½%, 1957.....................	5,000 00	4,681 00	4,862 50	Hanson Bros.
	Amortization of book value towards par..................	....	....	.. 1,377 47	
	Totals....................	$466,190 83	$457,505 35	$460,305 31	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration	Through Whom Sold
1930					
May 14	Dominion of Canada, 5½%, 1934..	$10,000 00	$10,000 00	$10,185 00	Wood, Gundy & Co.
Apr. 19	City of Fort William, 5%, 1933....	5,000 00	5,000 00	4,981 25	Bank of Montreal.
Apr. 19	McKellar Hospital (guar. by City of Fort William), 5%, 1934.....	17,000 00	17,000 00	16,745 00	Bank of Montreal.
Apr. 30	Town of Chesley, 5%, 1930.......	291 15	291 15	291 15	Matured.
June 3	Town of Mimico, 5%, 1930.......	326 00	326 00	326 00	Matured.
Aug. 31	Town of Mitchell, 5%, 1930......	242 64	242 64	242 64	Matured.
Aug. 31	Town of Mitchell, 5%, 1930......	224 26	224 26	224 26	Matured.
Dec. 24	Town of Mitchell, 5½%, 1930....	924 61	924 61	924 61	Matured.
Jan. 27	Town of Renfrew, 5%, 1930......	146 41	146 41	146 41	Matured.
Jan. 27	Town of Renfrew, 5%, 1930......	98 07	98 07	98 07	Matured.
May 14	Town of St. Mary's, 4½%, 1931..	9,000 00	9,000 00	8,887 50	Wood, Gundy & Co.
Jan. 2	Town of Tavistock, 5%, 1930.....	689 96	689 96	689 96	Matured.
July 15	Village of Blyth, 5%, 1930........	252 13	252 13	252 13	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

PERTH MUTUAL FIRE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
July 15	Twp. of Hibbert, 5%, 1930	$693 16	$693 16	$693 16	Matured.
Apr. 1	Lethbridge Protestant School, 6%, 1930	333 32	333 32	333 32	Matured.
Sept. 1	Wainwright School, 5%, 1930	400 00	400 00	400 00	Matured.
May 1	British Mtge. Loan Co., 5%, 1930	15,000 00	15,000 00	15,000 00	Matured.
Nov. 1	British Mtge. Loan Co., 5%, 1930	10,000 00	10,000 00	10,000 00	Matured.
Dec. 17	Massey-Harris Co., 5%, 1947	15,000 00	15,000 00	13,762 50	Wood, Gundy & Co.
Dec. 19	Massey-Harris Co., 5%, 1947	10,000 00	10,000 00	9,175 00	Wood, Gundy & Co.
	Totals	$95,621 72	$95,621 72	$93,357 97	

PILOT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
June 18	Beauharnois Power Corp., Ltd., 6%, 1959	$10,000 00	$9,903 00	$9,759 50	A. E. Ames & Co.
Sept. 8	Montreal Is. Power Co., 5½%, 1957	5,000 00	5,123 06	4,825 00	Can. Bank of Commerce.
Sept. 8	Abitibi Power & Paper Co., 5%, 1957	5,000 00	4,237 50	4,300 00	Can. Bank of Commerce.
Sept. 8	T. Eaton Realty Co., 5%, 1949	5,000 00	4,744 50	4,675 00	Can. Bank of Commerce.
Sept. 8	Famous Players Can. Corp., 6%, 1948	5,000 00	5,000 00	4,850 00	Can. Bank of Commerce.
Sept. 22	Gleneagles Invest. Co., Ltd., 6½%, 1944	5,000 00	4,950 00	4,850 00	Waterloo Bond Corp.
Sept. 22	McColl-Frontenac Oil Co., Ltd., 6%, 1949	5,000 00	4,950 00	4,850 00	Waterloo Bond Corp.
Sept. 8	Victoria Realty Corp., 6%, 1948	5,000 00	5,000 00	4,825 00	Can. Bank of Commerce.
	Totals	$45,000 00	$43,908 06	$42,934 50	

PROVIDENT ASSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Sept. 11	Dominion of Canada, 5%, 1931	$5,000 00	$5,010 00	$5,040 00	Geoffrion & Co., Ltd.
Sept. 11	Dominion of Canada, 5½%, 1934	11,000 00	11,154 70	11,335 50	Geoffrion & Co., Ltd.
Sept. 11	Dominion of Canada, 5½%, 1933	50,000 00	50,658 95	51,550 50	Geoffrion & Co., Ltd.
Jan. 13	City of Hull, 5%, 1953	3,000 00	2,618 16	2,820 00	Geoffrion & Co., Ltd.
Mar. 11	City of Hull, 5%, 1953	9,000 00	7,854 46	8,505 00	Geoffrion & Co., Ltd.
Jan. 27	City of Maisonneuve, 5½%, 1930	12,000 00	11,892 14	11,970 00	Geoffrion & Co., Ltd.
Jan. 27	Town of Chicoutimi, 5½%, 1930	5,000 00	4,965 58	4,987 50	Geoffrion & Co., Ltd.
	Amortization of book values towards par	....	259 01	....	
	Totals	$95,000 00	$94,153 99	$96,208 00	

STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
June 30	Dominion of Canada (Ref. Loan), 4½%, 1940	$35,000 00	$33,747 50	$34,125 00	Greenshields & Co.
June 1	Corp. St. Francois de Sales, 5%, 1930	173 26	173 26	173 26	Matured.
May 7	Ogilvie Realty Corp., 6½%, 1952	15,000 00	15,000 00	15,150 00	Dominion Securities Corp.
	Totals	$50,173 26	$48,920 76	$49,448 26	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

TORONTO GENERAL INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Mar. 18	Dominion of Canada, 5½%, 1934	$35,000 00	$35,822 50	$35,595 00	
Mar. 18	Dominion of Canada, 5½%, 1933	2,000 00	2,027 50	2,044 00	
May 2	Dominion of Canada, 4½%, 1946	25,000 00	24,250 00	24,300 00	
July 18	Dominion of Canada (Ref. Loan), 4½%, 1946	25,000 00	24,250 00	24,437 50	McLeod, Young, Weir Co.
July 21	Dominion of Canada, 5%, 1931	20,000 00	19,800 00	20,100 00	Royal Financial Corp.
July 21	Dominion of Canada, 5%, 1943	20,000 00	20,430 00	20,450 00	Royal Financial Corp.
May 13	Province of Quebec, 4½%, 1950	25,000 00	24,187 00	24,187 00	
Sept. 30	Province of Saskatchewan, 4½%, 1960	25,000 00	23,625 00	24,687 50	R. A. Daly & Co.
Mar. 26	Can. National Rly. Co. (guar. by Dominion of Canada), 5%, 1969	25,000 00	25,250 00	25,656 25	
Sept. 9	Can. National Rly. Co. (guar. by Dom. of Canada), 4½%, 1957	50,000 00	49,125 00	49,797 50	Dominion Securities Corp.
Sept. 4	Can. National Rly. Co. (guar. by Dom. of Canada), 4½%, 1955	10,000 00	9,853 00	10,197 00	R. A. Daly & Co.
Dec. 11	Can. National Rly. Co. (guar. by Dom. of Canada), 4½%, 1957	26,000 00	25,456 10	26,000 00	Dominion Securities Corp.
Oct. 20	Grand Trunk Pacific Rly. (guar. by by Dom. of Canada), 3%, 1962	24,300 00	18,589 50	18,339 21	Dominion Securities Corp.
Aug. 13	New Westminster Harbour Comm. (guar. by Dominion of Canada), 4¾%, 1948	25,000 00	24,257 50	24,687 50	Royal Financial Corp.
July 31	City of London, 4½%, 1938	4,000 00	3,805 60	3,830 00	McLeod, Young, Weir Co.
Sept. 8	City of Montreal, 4½%, 1970	25,000 00	23,125 00	24,555 00	R. A. Daly & Co.
Dec. 1	City of Montreal, 5%, 1942	8,000 00	7,980 00	8,130 00	Dominion Securities Corp.
Dec. 15	City of Saskatoon, 5½%, 1940	25,000 00	24,562 50	24,687 50	McLeod, Young, Weir Co.
Dec. 23	City of Saskatoon, 5½%, 1945	25,000 00	24,882 50	24,625 00	A. E. Ames & Co.
Dec. 1	City of Tronto, 5%, 1936	2,000 00	1,950 00	2,020 00	Dominion Securities Corp.
Dec. 1	City of Toronto, 5%, 1943	5,000 00	4,880 50	5,081 25	Dominion Securities Corp.
Dec. 23	City of Toronto, 4½%, 1953	25,000 00	23,375 00	24,375 00	A. E. Ames & Co.
Dec. 1	City of Winnipeg, 4½%, 1958	10,000 00	9,401 95	9,675 00	Dominion Securities Corp.
Nov. 29	Dist. of Point Grey, 5%, 1966	25,000 00	25,257 50	25,312 50	A. E. Ames & Co.
Dec. 1	Dist. of Point Grey, 5%, 1966	40,000 00	40,412 00	40,520 00	Royal Financial Corp.
May 9	Gatineau Power Co., 5%, 1956	25,000 00	23,312 50	23,812 50	
July 18	American Sales Book Co., 6%, 1939	6,500 00	6,776 25	6,727 50	McLeod, Young, Weir Co.
Nov. 5	Massey-Harris Co., 5%, 1947	25,000 00	23,000 00	23,367 50	McLeod, Young, Weir Co.
Nov. 14	Simpsons, Ltd., 6%, 1949	25,000 00	24,750 00	25,250 00	Dominion Securities Corp.
	Totals	$612,800 00	$594,394 40	$602,447 21	

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Oct. 24	Grand Trunk Pacific Rly. (guar. by Dominion of Canada), 4%, 1962	$24,300 00	$24,300 00	$22,173 75	Waterloo Bond Corp.
Mar. 3	City of Kitchener, 4%, 1933	176 21	176 21	176 20	Matured.
Feb. 11	City of Toronto, 4½%, 1955	25,000 00	25,000 00	23,000 00	Wood, Gundy & Co.
Dec. 15	Town of Eastview, 5½%, 1944	568 62	568 62	562 62	Matured.
Jan. 2	Town of McLeod, 4%, 1974	68 68	68 68	68 68	Matured.
Dec. 31	Town of McLeod, 4%, 1974	71 43	71 43	71 43	Matured.
Dec. 31	Town of Melville, 5½%, 1959	26 84	26 84	26 84	Matured.
Dec. 31	Town of Preston, 5½%, 1943	240 40	240 40	240 40	Matured.
May 12	Town of Renfrew, 5%, 1942	42 56	42 56	42 56	Matured.
May 12	Town of Renfrew, 5%, 1952	126 64	126 64	126 64	Matured.
Apr. 1	Town of Sandwich, 5½%, 1946	187 62	187 62	187 62	Matured.
May 12	Town of Waterloo, 6½%, 1951	106 90	106 90	106 90	Matured.
Apr. 26	Town of Waterloo, 4½%, 1931	8,000 00	8,000 00	7,920 00	Waterloo Bond Corp.
Apr. 26	Town of Waterloo, 5%, 1935	11,703 21	11,703 21	11,586 18	Waterloo Bond Corp.
Dec. 13	Town of Waterloo, 4%, 1935	159 71	159 71	195 71	Matured.
Feb. 23	Village of Forest Hill, 5%, 1937	786 92	786 92	786 92	Matured.
Nov. 30	Village of Forest Hill, 5%, 1936	406 82	406 82	406 82	Matured.
Mar. 3	Village of Fort Erie, 5½%, 1944	637 21	637 21	637 21	Matured.
Dec. 15	Twp. of Waterloo, 5%, 1940	366 14	366 14	366 14	Matured.
Dec. 15	Twp. of Waterloo, 5%, 1944	463 18	463 18	463 18	Matured.
June 1	Sch. Dist., Adamson, 5½%, 1931	100 00	100 00	100 00	Matured.
Jan. 2	Sch. Dist., Aneroid, 7%, 1936	293 96	293 96	293 96	Matured.
Aug. 1	Sch. Dist., Balcarres, 6%, 1931	475 00	475 00	475 00	Matured.
June 20	Sch. Dist., Blainelake, 6½%, 1934	150 00	150 00	150 00	Matured.
Mar. 1	Sch. Dist., Brant, 6%, 1934	800 00	800 00	800 00	Matured.
Dec. 31	Sch. Dist., Coolgate, 6%, 1931	300 00	300 00	300 00	Matured.
Mar. 24	Sch. Dist., Craik, 6½%, 1938	400 00	400 00	400 00	Matured.
Dec. 27	Sch. Dist., Dubuc, 6%, 1930	350 00	350 00	350 00	Matured.
Nov. 30	Sch. Dist., Elsas, 7½%, 1934	478 28	478 28	478 28	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

WATERLOO MUTUAL FIRE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Nov. 1	Sch. Dist., Fleming, 5%, 1941	$466 67	$466 67	$466 67	Matured.
Nov. 1	Sch. Dist., Francis, 5½%, 1938	400 00	400 00	400 00	Matured.
May 12	Sch. Dist., Fronka, 5½%, 1930	400 00	400 00	400 00	Matured.
Dec. 15	Sch. Dist., Henley, 5%, 1939	533 34	533 34	533 34	Matured.
Sept. 4	Sch. Dist., Herbert, 5½%, 1932	400 00	400 00	400 00	Matured.
Nov. 30	Sch. Dist., Herbert, 5½%, 1932	600 00	600 00	600 00	Matured.
Sept. 16	Sch. Dist., Hyssop, 5½%, 1931	200 00	200 00	200 00	Matured.
Feb. 1	Sch. Dist., Inisfree, 7%, 1934	200 00	200 00	200 00	Matured.
Dec. 20	Sch. Dist., Jasper Place, 5½%, 1931	500 00	500 00	500 00	Matured.
June 21	Sch. Dist., Lethbridge, 5%, 1935	266 66	266 66	266 66	Matured.
Sept. 1	Sch. Dist., Melville, 5½%, 1942	400 00	400 00	400 00	Matured.
Nov. 1	Sch. Dist., Moose Jaw, 5%, 1931	833 33	833 33	833 33	Matured.
Jan. 25	Sch. Dist., Morse, 6¼%, 1933	500 00	500 00	500 00	Matured.
Jan. 1	Sch. Dist., Neudorf, 6%, 1933	500 00	500 00	500 00	Matured.
Feb. 17	Sch. Dist., Penhold, 7%, 1934	325 00	325 00	325 00	Matured.
Dec. 30	Sch. Dist., Portrieve, 8%, 1934	419 40	419 40	419 40	Matured.
Jan. 2	Sch. Dist., Redcliffe, 3%, 1975	56 01	56 01	56 01	Matured.
Dec. 31	Sch. Dist., Redcliffe, 3%, 1975	57 69	57 69	57 69	Matured.
Dec. 15	Sch. Dist., Rye, 6%, 1931	100 00	100 00	100 00	Matured.
Mar. 1	Sch. Dist., Shaunavon, 7½%, 1935	954 17	954 17	954 17	Matured.
Nov. 30	Sch. Dist., Sintaluta, 6%, 1937	380 00	380 00	380 00	Matured.
Jan. 15	Sch. Dist., Stettler, 5½%, 1942	333 34	333 34	333 34	Matured.
Jan. 2	Sch. Dist., Tober, 4%, 1970	92 22	92 22	92 22	Matured.
Dec. 31	Sch. Dist., Tober, 4%, 1970	95 92	95 92	95 92	Matured.
Sept. 1	Sch. Dist., Wainwright, 5%, 1930	500 00	500 00	500 00	Matured.
Dec. 31	Waterloo Trust & Savings Co., 5%, 1930	25,000 00	25,000 00	25,000 00	Matured.
Mar. 13	Bell Tel. Co. of Canada, 5%, 1957	25,000 00	25,000 00	25,280 00	Royal Securities Corp.
Apr. 9	Montreal Tramways Co., 5%, 1955	25,000 00	25,000 00	25,280 00	Wood, Gundy & Co.
July 14	Famous Players Can. Corp., 6%, 1948	10,000 00	10,000 00	10,000 00	Royal Securities Corp.
Aug. 5	Montreal Coke & Mfg. Co., 5½%, 1947	10,000 00	10,000 00	10,000 00	Waterloo Bond Corp.
	Adjustments	....	4,157 33	....	
	Amortization of book values towards par	....	418 16	....	
	Totals	$181,300 08	$185,875 57	$176,381 80	

WELLINGTON FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Feb. 7	Province of Ontario, 4½%, 1936	$10,000 00	$10,015 00	$9,662 50	Herbert Begg.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

III—STOCKS PURCHASED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930 Mar. 29	International Milling Co., 7% Pref.....	$15,000 00	$15,225 00	A. E. Ames & Co., Ltd.

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930		¼		
Feb. 1	New York Central R.R., Com.........	$2,300 00	$2,300 00	S. R. Mackellar & Co.
June 12	New York Central R.R., Com.........	20,000 00	32,870 00	S. R. Mackellar & Co.
Oct. 14	New York Central R.R., Com.........	5,000 00	7,000 00	S. R. Mackellar & Co.
Oct. 14	New York Central R.R., Com.........	5,000 00	7,000 00	John Stark & Co.
Dec. 16	New York Central R.R., Com.........	10,000 00	11,500 00	John Stark & Co.
Dec. 16	New York Central R.R., Com.........	10,000 00	11,500 00	S. R. Mackellar & Co.
Feb. 27	Goodyear Tire & Rubber Co., 7% Pref.	8,100 00	8,691 30	S. R. Mackellar & Co.
May 6	Goodyear Tire & Rubber Co., 7% Pref.	1,900 00	1,984 20	S. R. Mackellar & Co.
June 12	United States Steel Corp., Com.......	20,000 00	32,450 00	McLeod, Young, Harris & Scott.
Mar. 1	Brazilian Traction L. & P. Co., Com...	None	....	(Stock dividend)
Oct. 8	Brazilian Traction L. & P. Co., Com...	None	2,800 00	S. R. Mackellar & Co.
Oct. 8	Brazilian Traction L. & P. Co., Com...	None	2,970 00	S. R. Mackellar & Co.
Oct. 10	Brazilian Traction L. & P. Co., Com...	None	1,080 00	S. R. Mackellar & Co.
Oct. 10	Brazilian Traction L. & P. Co., Com...	None	6,750 00	John Stark & Co.
Feb.–May	F. N. Burt Co., Com.................	6,250 00	12,575 00	S. R. Mackellar & Co.
Oct. 14	F. N. Burt Co., Com.................	3,125 00	5,000 00	S. R. Mackellar & Co.
Oct. 28	F. N. Burt Co., Com.................	625 00	975 00	S. R. Mackellar & Co.
Oct. 28	F. N. Burt Co., Com.................	1,125 00	1,755 00	S. R. Mackellar & Co.
Oct. 30	F. N. Burt Co., Com.................	625 00	975 00	S. R. Mackellar & Co.
June 13	The Borden Dairy Co., Com..........	2,500 00	7,830 00	S. R. Mackellar & Co.
June 19	General Motors Corp., Com..........	2,000 00	8,250 00	S. R. Mackellar & Co.
Oct. 1	General Motors Corp., Com..........	1,000 00	3,800 00	S. R. Mackellar & Co.
Oct. 1	General Motors Corp., Com..........	1,000 00	3,800 00	John Stark & Co.
June 19	Public Service Corp. of N.J., Com.....	None	4,463 75	S. R. Mackellar & Co.
June 17	National Dairy Products Co., Com....	None	4,915 00	McLeod, Young, Harris & Scott.
Oct. 10	National Dairy Products Co., Com....	None	2,050 00	John Stark & Co.
Oct. 10	National Dairy Products Co., Com....	None	2,050 00	S. R. Mackellar & Co.
Dec. 15	National Dairy Products Co., Com....	None	3,950 00	S. R. Mackellar & Co.
Dec. 15	National Dairy Products Co., Com....	None	3,850 00	John Stark & Co.
June 13	American Tel. and Tel. Co., Com.....	5,000 00	10,820 00	S. R. Mackellar & Co.
Dec. 18	American Tel. and Tel. Co., Com......	5,000 00	8,800 00	S. R. Mackellar & Co.
Dec. 18	American Tel. and Tel. Co., Com......	5,000 00	8,800 00	John Stark & Co.
June 19	Allied Chem. & Dye Corp., Com......	None	6,342 50	S. R. Mackellar & Co.
Oct. 10	Allied Chem. & Dye Corp., Com......	None	5,250 00	S. R. Mackellar & Co.
Oct. 10	Allied Chem. & Dye Corp., Com......	None	5,250 00	John Stark & Co.
Dec. 16	Allied Chem. & Dye Corp., Com......	None	8,581 25	John Stark & Co.
Dec. 16	Allied Chem. & Dye Corp., Com......	None	9,050 00	S. R. Mackellar & Co.
June 18	E. G. DuPont de Nemours & Co., Com.	1,000 00	5,717 50	S. R. MacKellar & Co.
Oct. 20	E. G. DuPont de Nemours & Co., Com.	500 00	2,350 00	S. R. MacKellar & Co.
Oct. 20	E. G. DuPont de Nemours & Co., Com.	500 00	2,350 00	John Stark & Co.
Dec. 18	E. G. DuPont de Nemours & Co., Com.	1,000 00	4,075 00	John Stark & Co.
Dec. 18	E. G. DuPont de Nemours & Co., Com.	1,000 00	4,075 00	S. R. MacKellar & Co.
June 18	Eastman Kodak Co., Com............	None	10,620 00	S. R. MacKellar & Co.
Oct. 30	Eastman Kodak Co., Com............	None	4,325 00	S. R. MacKellar & Co.
Oct. 30	Eastman Kodak Co., Com............	None	4,325 00	John Stark & Co.
June 18	Westinghouse Electric Mfg. Co., Com..	2,500 00	7,067 50	S. R. MacKellar & Co.
Oct. 10	Westinghouse Electric Mfg. Co., Com..	1,250 00	2,968 75	S. R. MacKellar & Co.
Oct. 9	Westinghouse Electric Mfg. Co., Com..	1,250 00	3,000 00	John Stark & Co.
Dec. 15	Westinghouse Electric Mfg. Co., Com..	2,500 00	4,525 00	John Stark & Co.
Dec. 18	Westinghouse Electric Mfg. Co., Com..	2,500 00	4,525 00	S. R. MacKellar & Co.
June 18	International Harvester Co., Com.....	None	4,165 00	S. R. MacKellar & Co.
Sept. 26	International Harvester Co., Com.....	None	1,734 38	S. R. MacKellar & Co.
Sept. 26	International Harvester Co., Com.....	None	1,750 00	John Stark & Co.
June 18	Corn Products Refining Co., Com.....	625 00	2,407 50	S. R. MacKellar & Co.
Oct. 21	Corn Products Refining Co., Com.....	625 00	1,900 00	S. R. MacKellar & Co.
Oct. 21	Corn Products Refining Co., Com.....	625 00	1,900 00	John Stark & Co.
Dec. 16	Corn Products Refining Co., Com.....	1,875 00	5,475 00	John Stark & Co.
Dec. 16	Corn Products Refining Co., Com.....	1,875 00	5,475 00	S. R. MacKellar & Co.
June 18	American Can Co., Com.............	625 00	3,108 75	S. R. MacKellar & Co.
Oct. 13	Canadian Pacific Railway, Com.......	2,500 00	4,200 00	S. R. MacKellar & Co.
Oct. 14	Canadian Pacific Railway, Com.......	10,000 00	16,800 00	S. R. MacKellar & Co.
Dec. 16	Canadian Pacific Railway, Com.......	6,250 00	9,500 00	S. R. MacKellar & Co.
Dec. 16	Canadian Pacific Railway, Com.......	6,250 00	9,381 25	John Stark & Co.
Oct. 10	Standard Oil of New Jersey, Com.....	2,500 00	5,600 00	John Stark & Co.
Oct. 10	Standard Oil of New Jersey, Com.....	2,500 00	5,600 00	S. R. MacKellar & Co.
Dec. 16	Anaconda Copper Co., Com..........	5,000 00	3,050 00	S. R. MacKellar & Co.
Dec. 16	Anaconda Copper Co., Com...........	5,000 00	3,100 00	John Stark & Co.
	Totals......................	....	$403,098 63	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

III—Stocks Purchased—*Continued*

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Dec. 18	Int. Pet. Co. of Canada, Ltd., Com....	None	$1,174 37	Mara & McCarthy.
Dec. 18	Imperial Oil Co., Ltd., Com..........	None	1,602 50	Mara & McCarthy.
	Totals......................	....	$2,776 87	

HAND IN HAND INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Feb. 12	Toronto Mortgage Co., Com..........	$50 00	$124 00	Avern, Pardoe & Co.
Mar. 5	Toronto Mortgage Co., Com..........	100 00	200 00	By allot. from Toronto Mtge. Co.
	Totals......................	$150 00	$324 00	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Nov. 6	Robert Simpson Co., 6% Pref.........	$25,000 00	$26,125 00	Wood, Gundy & Co., Ltd.
June 21	Middle West Utilities, Convert. Pref...	None	10,150 00	Insull, Son & Co.
June 21	National Public Service, Convert. Pref.	None	4,837 50	Insull, Son & Co.
Jan. 24	Bank of Montreal, Com..............	600 00	1,890 00	Bank of Montreal.
Feb. 4	Bank of Montreal, Com..............	1,600 00	5,040 00	Bank of Montreal.
Feb. 7	Bank of Montreal, Com..............	300 00	945 00	Bank of Montreal.
	Totals......................	....	$48,987 50	

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Feb. 5	The Borden Dairy Co., Com..........	$5,000 00	$13,400 00	Fraser, Dingman & Co.
Oct. 22	The Borden Dairy Co., Com..........	2,500 00	6,600 00	Fraser, Dingman & Co.
Dec. 13	The Borden Dairy Co., Com..........	2,500 00	6,500 00	Fraser, Dingman & Co.
Mar. 24	International Milling Co., 7% Pref....	5,000 00	5,075 00	A. E. Ames & Co.
Mar. 28	International Petroleum Co., Com.....	None	4,400 00	Fraser, Dingman & Co.
Nov. 13	International Petroleum Co., Com.....	None	343 75	Fraser, Dingman & Co.
Dec. 13	International Petroleum Co., Com.....	None	2,362 50	Fraser, Dingman & Co.
June 9	General Motors Corp., Com..........	1,000 00	4,525 00	Fraser, Dingman & Co.
June 11	Consolidated Gas Co. of N.Y., Com...	None	12,000 00	Fraser, Dingman & Co.
June 16	Consolidated Gas Co. of N.Y., Com...	None	11,250 00	Fraser, Dingman & Co.
Nov. 6	Consolidated Gas Co. of N.Y., Com...	None	8,900 00	Fraser, Dingman & Co.
Nov. 18	Consolidated Gas Co. of N.Y., Com...	None	8,725 00	Fraser, Dingman & Co.
Nov. 26	Consolidated Gas Co. of N.Y., Com...	None	8,725 00	Fraser, Dingman & Co.
Dec. 5	Consolidated Gas Co. of N.Y., Com...	None	17,050 00	Fraser, Dingman & Co.
June 16	Standard Oil Co. of New Jersey, Com..	2,500 00	6,500 00	Fraser, Dingman & Co.
Oct. 20	F. N. Burt Co., Ltd., Com...........	2,125 00	3,017 50	Fraser, Dingman & Co.
Dec. 17	Canadian Pacific Railway, Com.......	2,500 00	7,100 00	A. E. Ames & Co.
	Totals......................	....	$126,473 75	

PILOT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Dec. 10	Canadian Bank of Commerce, Com....	$10,000 00	$22,300 00	Standard Accident Ins. Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

III—STOCKS PURCHASED—*Continued*

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Jan. 23	Shawinigan Water & Power Co., Com..	None	$23,790 00	Geoffrion & Co.
June 15	Shawinigan Water & Power Co., Com..	None	12,645 00	Geoffrion & Co.
June 15	Imperial Oil, Limited, Com...........	None	8,120 00	Geoffrion & Co.
June 15	Quebec Power Co., Com..............	None	15,990 00	Geoffrion & Co.
June 15	Montreal Light, Heat & Pwr. Co., Com.	None	27,650 00	Geoffrion & Co.
June 15	Montreal Light, Heat & Pwr. Co., Com.	None	6 60	Montreal Light, Heat & Power Co.
June 15	Montreal Light, Heat & Pwr. Co., Com.	None	12 50	Montreal Light, Heat & Power Co.
July 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Aug. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Sept. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Oct. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Nov. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Nov. 15	Montreal Light, Heat & Pwr. Co., Com.	None	12 50	Montreal Light, Heat & Power Co.
Dec. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
	Totals........................	....	$88,394 60	

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Book Value	From or Through Whom Purchased
1930				
Aug. 15	Canada Life Assurance Co., Com......	$200 00	$1,800 00	Canadian General Ins. Agencies.
Oct. 11	Canadian Pacific Railway Co., Com...	10,000 00	17,201 84	Cameron, Pointon & Co.
	Totals........................	$10,200 00	$19,001 84	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Dec. 18	Inter. Pet. Co. of Canada, Ltd., Com..	None	$1,174 37	Mara & McCarthy.
Dec. 18	Imperial Oil, Limited, Com...........	None	1,665 00	Mara & McCarthy.
	Totals........................	....	$2,839 37	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

IV—STOCKS SOLD

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1930					
Feb. 6	Can. Pacific Railway Co., Com....	$20,000 00	$38,100 00	$40,625 00	S. R. MacKellar & Co.
Feb. 12	F. N. Burt Co., Com.............	625 00	1,250 00	1,375 00	S. R. MacKellar & Co.
Oct. 3	Dom. Power & Trans. Co., 7%, Pref.	10,000 00	10,518 00	10,000 00	Recalled by company.
	Totals....................	$30,625 00	$49,868 00	$52,000 00	

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1930					
Mar. 28	Consolidated Gas Co. of N.Y., Com.	None	$12,000 00	$12,500 00	Fraser, Dingman & Co.
Nov. 15	Consolidated Gas Co. of N.Y., Com.	None	8,900 00	9,225 00	Fraser, Dingman & Co.
Nov. 25	Consolidated Gas Co. of N.Y., Com.	None	8,725 00	9,125 00	Fraser, Dingman & Co.
Dec. 1	Consolidated Gas Co. of N.Y., Com.	None	8,725 00	8,975 00	Fraser, Dingman & Co.
Apr. 9	The Borden Dairy Co., Com......	$5,000 00	13,400 00	16,000 00	Fraser, Dingman & Co.
Oct. 24	The Borden Dairy Co., Com......	2,500 00	6,600 00	6,900 00	Fraser, Dingman & Co.
Dec. 22	The Borden Dairy Co., Com......	2,500 00	6,500 00	6,800 00	Fraser, Dingman & Co.
July 18	Standard Oil Co. of N.J., Com.....	2,500 00	6,500 00	7,400 00	Fraser, Dingman & Co.
Oct. 25	F. N. Burt Co., Ltd., Com........	2,125 00	3,017 50	3,315 00	Fraser, Dingman & Co.
	Totals....................	....	$74,367 50	$80,240 00	

PROVIDENT ASSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1930					
Jan. 20	Hamilton Bridge Co., Com........	None	$3,030 00	$3,165 00	Geoffrion & Co.
Jan. 22	International Nickel Co., Com.....	None	7,210 00	7,236 25	Geoffrion & Co.
Jan. 30	Dominion Bridge Co., Com.......	None	7,970 00	7,970 00	Geoffrion & Co.
	Totals....................	....	$18,210 00	$18,371 25	

TORONTO GENERAL INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1930					
Jan. 25	Traders Finance Co., 7% Pref.....	$25,000 00	$23,750 00	$23,750 00	....
Jan. 25	Can. Pacific Railway Co., Com....	10,000 00	19,240 02	19,240 02	....
Dec. 26	Canada Life Assurance Co., Com..	200 00	1,800 00	1,300 00	Canadian General Ins. Co.
	Totals....................	$35,200 00	$44,790 02	$44,290 02	

IV

STATISTICAL TABLES

TABLE I.—Fire losses in Ontario, 1921-1930, reported by insurers other than insurers licensed under The Insurance Act (Dominion).

Year	Class of Company	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ontario by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses on buildings and contents reported to have been caused by lightning.	Amount paid for such losses on live stock reported to have been caused by lightning.
		$ c.	$ c.	$ c.	$ c.
1921	72 Purely Mutual Companies	929,811 08	4,425 00	189,290 45	85,389 88
	6 Cash-Mutual Companies	692,139 18	6,637 60	53,237 21	9,696 87
	3 Stock Companies	658,429 42	5,918 40	23,684 77	....
	81 Companies	2,280,379 68	16,981 00	266,212 43	95,066 75
1922	73 Purely Mutual Companies	1,046,377 97	3,148 33	220,368 14	64,373 81
	6 Cash-Mutual Companies	634,294 16	35,082 71	5,069 06	5,368 91
	3 Stock Companies	938,692 58	28,939 95	3,492 30	....
	82 Companies	2,619,364 71	67,170 99	228,939 50	69,742 72
1923	71 Purely Mutual Companies	1,186,326 02	7,085 00	175,288 85	56,043 02
	5 Cash-Mutual Companies	728,022 32	940 00	45,824 85	2,261 89
	6 Stock Companies	808,681 35	†	†	†
	82 Companies	2,723,029 69	8,025 00	221,333 67	58,304 91
1924	71 Mutual Insurance Corporations	1,114,608 27	14,298 99	128,682 27	50,051 66
	5 Cash-Mutual Insurance Corporations	833,804 88	†	†	†
	6 Joint Stock Insurance Companies	672,726 36	†	†	†
	82 Insurers	2,621,139 51	14,298 99	128,682 27	50,051 66
1925	71 Mutual Insurance Corporations	1,128,751 61	22,573 19	172,990 78	78,440 97
	5 Cash-Mutual Insurance Corporations	741,494 81	†	†	†
	6 Joint Stock Insurance Companies	567,468 95	†	†	†
	82 Companies	2,437,715 37	22,573 37	172,990 78	78,440 97
1926	71 Mutual Insurance Corporations	886,477 93	8,870 70	97,917 85	55,669 61
	5 Cash-Mutual Corporations	824,325 21	†	†	†
	6 Joint Stock Insurance Companies	405,779 35	†	†	†
	82 Companies	2,116,582 49	8,870 70	97,917 85	55,669 61
1927	71 Mutual Insurance Corporations	1,316,952 16	2,965 00	108,344 65	55,865 11
	5 Cash-Mutual Insurance Corporations	626,184 77	†	†	†
	7 Joint Stock Insurance Companies	287,562 77	†	†	†
	83	2,230,699 70	2,955 00	108,344 65	55,865 11
1928	71 Mutual Insurance Corporations	1,294,390 13	7,254 66	105,686 33	74,281 42
	4 Cash-Mutual Insurance Corporations	662,630 40	†	†	†
	9 Joint Stock Insurance Companies	424,406 14	†	†	†
	84	2,381,426 67	7,254 66	105,686 33	74,281 42
1929	71 Mutual Insurance Corporations	1,818,719 50	5,249 00	169,578 49	87,584 75
	4 Cash-Mutual Insurance Corporations	846,826 20	†	†	†
	9 Joint Stock Insurance Companies	582,444 07	†	†	†
	84	*3,247,989 77	5,249 00	169,578 49	87,584 75
1930	71 Mutual Insurance Corporations	2,019,384 05	3,078 33	136,386 96	67,915 05
	4 Cash-Mutual Insurance Corporations	844,384 98	†	†	†
	7 Joint Stock Insurance Companies	703,140 71	†	†	†
	82	3,566,909 74	3,078 33	136,386 96	67,915 05

*Fire losses in Ontario only.
†Details of losses not reported.

TABLE II.—Underwriting experience, averages and percentages for 30 years (1901-1930), mutual fire insurance corporations not licensed under The Insurance Act (Dominion)

Year	Number of companies.	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to average amount at risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	*Total percentage of average cost of management to average amount at risk; and of the average amount paid for losses to average amount at risk.
		$ c.	$ c.	$ c.	$ c.		$ c.		$ c.		
1901	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,588 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	451 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.134	.1785
1910	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913	69	130,692 23	394 48	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258
1918	71	160,372 05	824 21	159,547 85	4,814,198 45	3.316	2,103 77	.0431	8,884 70	.184	.2271
1919	71	176,142 28	305 48	175,836 80	5,210,582 48	3.375	2,316 43	.0444	8,477 66	.162	.2064
1920	72	193,458 70	317 12	193,141 32	5,692,476 96	3.392	2,543 94	.0466	8,622 76	.151	.1956
1921	72	203,371 20	705 00	202,666 19	6,044,804 14	3.352	2,664 77	.0440	12,914 04	.213	.2570
1922	73	207,292 70	1,078 25	206,214 45	6,252,157 80	3.298	2,780 87	.0444	14,333 94	.229	.2734
1923	71	206,359 11	1,834 35	204,524 76	6,730,615 23	3.038	3,172 44	.0471	16,708 81	.248	.2958
1924	71	228,717 15	6,704 09	222,016 06	7,031,075 77	3.157	3,258 18	.0462	15,698 71	.223	.2694
1925	71	229,335 29	7,221 52	222,114 05	7,366,973 69	3.015	3,682 34	.0499	15,897 91	.2158	.2657
1926	71	236,307 33	8,203 87	228,103 85	7,717,477 27	2.955	3,485 02	.0498	12,485 60	.1617	.2116
1927	71	240,785 48	9,034 38	231,751 10	8,096,854 17	2.8622	3,949 01	.0487	18,548 18	.2290	.2778
1928	71	249,310 94	9,289 18	240,021 75	8,440,243 25	2.8437	4,409 05	.05223	18,230 80	.2159	.2682
1929	71	252,785 21	10,745 79	242,039 41	8,715,051 39	2.7772	4,445 21	.05100	25,615 77	.2938	.3448
1930	71	256,091 91	12,538 21	243,553 69	9,024,639 22	2.6987	4,568 62	.0506	28,442 02	.31515	.3657

*The figures in this column read as cents give the average cost per $100 of insurance per annum, that is, .3657—36 57/100 cents.

TABLE III.—Total assets, liabilities, amount at risk, etc., for 30 years (1901-1930), mutual fire insurance corporations not licensed under The Insurance Act (Dominion).

Year	Number of Companies	Total assets	Total liabilities	Total net amount of risk	Total cost of management	Total amount of losses paid
		$ c.	$ c.	$ c.	$ c.	$ c.
1901	75	4,909,905 31	43,170 84	142,878,557 00	69,547 83	191,782 70
1902	74	5,263,370 54	33,379 76	150,981,746 00	71,022 23	202,472 02
1903	73	5,592,038 34	33,187 04	160,385,333 00	74,380 42	255,227 06
1904	72	5,907,474 01	30,841 27	169,847,278 00	78,315 96	279,325 92
1905	70	6,246,102 55	17,654 85	179,925,052 00	79,574 83	270,772 86
1906	69	6,546,964 45	15,885 45	190,139,952 00	85,601 85	359,980 45
1907	69	6,959,999 47	21,507 51	201,055,392 00	86,070 51	303,924 51
1908	69	7,243,527 16	38,331 27	210,097,305 00	91,123 04	374,593 39
1909	68	7,678,295 81	26,043 62	220,054,980 00	95,764 15	297,459 88
1910	69	8,025,136 85	17,767 24	231,991,755 00	101,345 51	409,451 68
1911	69	8,383,438 60	23,620 86	244,064,150 00	107,179 31	469,671 16
1912	69	8,714,406 51	20,344 37	255,573,924 64	112,707 67	408,326 46
1913	69	9,017,764 20	27,219 55	266,766,720 77	121,415 61	515,045 72
1914	70	9,418,246 92	37,274 82	276,865,089 54	115,922 54	436,125 51
1915	70	9,785,486 06	31,426 88	288,861,052 43	124,383 07	446,553 65
1916	70	10,211,106 27	48,152 38	302,138,372 22	132,656 25	537,331 66
1917	70	10,655,654 64	42,501 96	318,485,423 61	142,989 74	577,677 91
1918	71	11,386,416 54	58,519 04	341,798,832 10	149,382 66	630,814 15
1919	71	12,506,102 02	21,689 31	369,951,356 10	164,467 12	599,783 83
1920	72	13,929,026 78	22,832 97	409,858,341 60	183,164 87	620,839 35
1921	72	14,642,726 64	50,760 36	435,225,899 50	191,863 84	939,811 08
1922	73	15,132,367 14	78,712 65	456,407,519 54	203,004 05	1,046,377 97
1923	71	14,651,497 08	130,239 30	477,873,681 28	225,243 71	1,186,326 02
1924	71	16,238,918 12	475,990 96	499,206,379 76	230,975 70	1,114,608 72
1925	71	16,282,805 56	512,727 95	523,055,132 00	261,446 68	1,128,751 61
1926	71	16,777,848 76	582,475 22	547,940,886 65	272,996 55	886,477 93
1927	71	17,095,769 68	641,441 70	574,876,643 36	280,380 07	1,316,921 16
1928	71	17,701,076 98	659,532 18	599,257,271 05	313,042 99	1,294,390 13
1929	71	17,947,749 99	762,951 78	618,768,649 15	315,609 87	1,818,719 50
1930	71	18,188,525 81	890,213 39	640,749,385 14	324,365 08	2,019,384 05

*Total amount paid for losses by mutual insurance corporations not licensed under The Insurance Act (Dominion) for the 30 years (1901-1930), both inclusive, $20,928,928.04.

TABLE IV.—COMPARATIVE SUMMARY OF AMOUNTS AT RISK, PREMIUM NOTES, Etc., FOR YEAR ENDED DECEMBER 31st, 1930, RESPECTING BUSINESS TRANSACTED BY INSURERS ON THE PREMIUM NOTE PLAN

Name of Insurer	Gross amount at risk on mutual plan	Premium notes net unassessed	Surplus of general assets over liabilities	New business taken during 1930	Premium notes taken during 1930	
	$ c.	$ c.	$ c.	$ c.	$ c.	
1 Algoma	3,253,465 00	55,942 40	72,481 67	1,138,420 00	34,152 60	1
2 Amherst Island	357,500 00	11,433 20	18,727 85	167,100 00	6,684 00	2
3 Ayr Farmers	9,550,685 00	209,866 27	265,817 28	12,155,175 00	77,706 50	3
4 Bay of Quinte	6,497,013 00	145,964 33	156,778 26	2,425,528 00	72,794 95	4
5 Bertie and Willoughby	5,467,450 50	161,936 16	183,916 62	1,966,167 50	74,798 00	5
6 Blanshard	3,910,815 00	94,605 10	100,316 23	1,484,330 00	48,724 95	6
7 Blenheim	4,136,199 00	79,662 42	108,527 27	1,158,455 00	31,496 10	7
8 Brant County	8,011,106 00	166,298 68	167,337 79	2,360,673 00	68,338 29	8
9 Canadian Millers	1,539,700 00	8,316 02	460,311 50	547,300 00	64,887 00	9
10 Caradoc Farmers'	4,727,422 00	113,975 46	144,513 78	1,649,685 00	49,490 55	10
11 Clinton Township	4,931,130 00	116,533 12	121,385 23	1,750,665 00	56,046 45	11
12 Culross	2,916,130 00	53,334 44	69,304 21	940,053 00	26,906 68	12
13 Dereham and West Oxford	6,142,831 00	82,828 72	89,585 57	2,173,181 00	62,901 06	13
14 Dorchester, North and South	11,588,985 00	230,912 60	237,608 87	4,295,788 00	130,069 59	14
15 Downie	4,152,540 00	104,232 53	130,204 90	1,589,525 00	47,685 75	15
16 Dufferin Farmers'	10,189,449 50	213,470 71	227,181 19	3,519,340 00	99,595 10	16
17 Dumfries, North and Waterloo South	14,965,314 00	273,979 29	284,510 84	42,507 55	113,430 25	17
18 Dunwich Farmers'	5,729,575 00	131,871 01	163,977 96	1,623,150 00	48,694 50	18
19 Easthope South	9,202,350 00	339,468 89	396,000 87	2,669,170 00	107,110 60	19
20 Economical	6,748,922 00	218,453 43	1,736,331 39	2,228,280 00	125,072 45	20
21 Ekfrid	4,485,105 00	95,565 66	101,450 94	1,513,590 00	45,407 70	21
22 Elma Farmers'	8,868,500 00	402,301 06	420,910 99	2,714,925 00	135,746 25	22
23 Eramosa	3,782,200 00	125,198 36	136,702 88	897,600 00	42,568 50	23
24 Erie Farmers'	4,677,780 00	89,635 76	112,117 30	1,338,425 00	40,350 35	24
25 Farmers' Central	55,626,451 00	1,097,903 53	1,164,542 95	21,140,390 00	667,582 00	25
26 Farmers' Union	29,231,410 00	563,308 63	535,171 70	10,728,607 00	325,176 95	26
27 Formosa	14,400,927 00	298,863 43	339,982 31	4,805,291 00	147,493 00	27
28 Germania	12,260,106 00	219,109 62	220,206 64	3,932,585 00	122,220 64	28
29 Glengarry	11,506,650 00	222,044 42	216,488 05	3,905,400 00	117,162 00	29
30 Gore District	4,838,898 30	181,654 00	1,633,475 48	1,648,246 66	100,634 00	30
31 Grand River	4,755,305 00	102,958 18	110,331 35	1,588,205 00	45,109 90	31
32 Grenville Patron	14,073,164 00	310,025 10	353,480 81	5,398,008 00	161,940 24	32
33 Grey and Bruce	8,934,970 00	177,466 92	178,820 67	2,841,556 00	83,443 00	33
34 Guelph Township	1,105,750 00	50,325 15	56,776 61	364,300 00	19,433 00	34
35 Halton Union	13,349,945 00	307,528 60	356,180 38	4,485,030 00	152,152 50	35
36 Hamilton Township	6,113,927 00	146,199 87	160,431 18	2,099,609 00	70,819 61	36

37 Hay Township	7,911,700 00	198,233 43	234,959 84	2,222,600 00	66,681 50	37
38 Hopewell Creek	1,159,050 00	20,131 94	31,993 35	310,055 00	8,949 10	38
39 Howard Farmers'	10,524,288 00	225,720 50	244,809 20	3,961,763 00	118,857 14	39
40 Howick Farmers'	22,562,019 00	405,779 88	463,278 06	6,606,739 00	199,718 17	40
41 Huron Weather	5,814,075 00	208,463 50	203,805 75	1,879,925 00	76,734 00	41
42 Kent and Essex	25,965,285 00	646,052 20	686,544 22	9,760,252 00	335,496 94	42
43 Lambton Farmers'	18,323,394 00	409,359 65	406,763 91	5,625,994 00	168,615 87	43
44 Lanark	20,925,513 00	504,370 42	495,348 99	6,945,965 00	243,399 40	44
45 Lennox and Addington	4,183,453 00	93,732 05	111,673 26	1,558,330 00	46,749 90	45
46 Lobo	3,567,650 00	81,986 94	100,987 80	1,175,467 00	35,269 26	46
47 London Township	5,272,635 00	122,859 74	157,362 69	1,650,005 00	49,321 15	47
48 McGillivray	1,544,391 00	35,938 33	48,413 45	635,330 00	19,059 90	48
49 McKillop	8,238,287 00	174,671 73	191,799 43	2,593,755 00	72,566 40	49
50 Maple Leaf	18,927,502 00	353,551 80	367,413 15	7,669,805 00	233,234 00	50
51 Nichol	5,748,202 00	82,840 38	82,902 46	1,393,635 00	35,988 46	51
52 Nissouri	11,573,664 00	255,777 63	312,359 10	3,940,552 00	114,674 50	52
53 Norfolk Farmers'	4,327,947 00	114,966 51	116,991 97	1,391,235 00	47,403 45	53
54 North Kent	5,735,778 00	134,127 20	139,139 93	2,078,265 00	62,347 95	54
55 Oneida Farmers'	1,890,248 00	40,156 45	43,413 19	654,533 00	19,635 99	55
56 Ontario Farmers' Weather	7,581,635 00	196,413 90	216,448 05	2,098,570 00	64,105 10	56
57 Ontario Threshermen's	437,050 00	32,990 25	35,205 05	447,750 00	44,775 00	57
58 Osgoode	2,616,772 00	79,306 23	77,784 97	607,647 00	5,279 13	58
59 Otter	9,783,796 00	199,840 22	235,307 59	3,001,091 50	87,918 15	59
60 Oxford	2,960,913 00	37,117 88	44,973 49	1,111,472 00	32,000 17	60
61 Peel County	26,098,044 00	675,806 45	695,564 81	10,001,725 00	359,889 15	61
62 Peel and Maryboro	13,213,331 00	281,442 83	302,976 65	3,000 00	113,921 25	62
63 Perth	6,794,852 00	127,278 24	1,243,168 64	2,076,709 00	78,306 75	63
64 Prescott Farmers'	13,441,949 00	263,231 92	201,564 23	4,892,100 00	146,763 00	64
65 Puslinch	2,021,369 00	83,122 49	76,593 80	707,165 00	35,358 35	65
66 Saltfleet and Binbrook	6,656,940 00	136,970 81	139,480 24	2,184,275 00	65,121 75	66
67 Southwold Farmers'	3,866,540 00	82,487 00	87,623 65	997,175 00	29,915 25	67
68 Sydenham	39,109,480 60	902,872 71	871,219 84	13,241,078 31	414,531 04	68
69 Townsend Farmers'	3,685,662 00	89,445 47	110,289 74	1,335,959 00	40,806 83	69
70 Usborne and Hibbert	10,742,295 00	268,171 20	335,586 28	3,003,395 00	88,909 10	70
71 Walpole Farmers'	3,402,115 00	134,082 75	147,438 78	801,955 00	39,002 25	71
72 Waterloo Mutual	7,031,515 00	204,328 05	1,573,151 07	2,423,047 00	122,853 00	72
73 Waterloo North	40,827,397 00	772,592 38	904,106 98	11,832,282 00	324,043 90	73
74 Wawanosh West	15,896,505 50	569,820 12	617,427 47	5,038,534 00	201,541 36	74
75 Western Farmers' Weather	20,264,274 00	320,509 65	483,168 61	5,480,250 00	111,222 00	75
76 Westminster Township	5,011,228 00	120,988 81	146,201 03	1,997,583 00	59,927 49	76
77 Williams East	3,304,296 00	79,094 53	83,382 22	1,422,245 00	42,667 35	77
78 Yarmouth	4,021,395 00	78,459 63	82,939 95	1,224,400 00	36,554 50	78
	754,994,105 40	17,048,266 87	24,363,550 48	253,269,873 52	8,123,939 96	

TABLE V.—LIFE INSURANCE—PREMIUM INCOME ON ONTARIO BUSINESS—1930

Company	Net Contract Premium Income			Net consideration for annuities	Totals
	Ordinary	Industrial	Group		
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.
Aetna	580,447 17		121,452 66		701,899 83
Canada	5,054,729 03		357,113 00	216,929 09	5,628,771 12
Capital	136,280 08				136,280 08
Commercial Union	633 99				633 99
Confederation	2,347,250 45		77,156 50	93,128 41	2,517,535 36
Continental	548,101 05				548,101 05
Crown	1,242,089 79		2,466 49	8,815 42	1,253,371 70
Dominion	2,041,853 32		5,377 08	1,249 70	2,048,480 10
Dominion of Canada, General	93,330 22		2,188 44		95,518 66
Eaton, T.	427,383 12				427,383 12
Empire	417,444 70				417,444 70
Excelsior	1,063,464 63	260 10		1,000 00	1,064,724 73
Great West	4,399,076 02		9,621 04		4,408,697 56
Imperial	3,429,187 96		8,805 02		3,437,992 98
Liverpool & London & Globe	1,169 74				1,169 74
London	4,136,811 68	3,704,920 37	232,012 71	114,061 07	8,187,805 83
London and Scottish	205,878 89			10,000 00	215,878 89
Manufacturers	3,350,992 23		44,506 38	5,876 18	3,401,374 19
Monarch	291,794 61			1,020 65	292,815 26
Montreal	230,130 63				230,130 63
Mutual Life & Citizens	144,149 26	182,456 18			326,605 54
National of Canada	449,834 93		151 86	133 52	450,120 31
North American	1,880,516 43	24 00	12,503 53	3,569 52	1,896,613 48
North British & Mercantile	5,967 00				5,967 00
Northern	563,453 00		26,787 44	1,828 75	592,069 19
Occidental	34,534 92				34,534 92
Ontario Equitable	887,828 12				887,828 12
Phoenix Assurance	45,158 51				45,158 51
Prudential Assurance	1,637 50				1,637 50
Royal	300,945 40				300,945 40
Sauvegarde	103,521 16				103,521 16
Sovereign	152,852 71				152,852 71
Sun	9,295,767 29		729,085 33	169,742 11	10,194,594 73
Travellers of Hartford	873,312 88		101,595 36		974,908 24
United States	18,248 68				18,248 68
Western	5,537 07				5,537 07
Mutual					
Metropolitan	5,779,097 14	7,676,208 26	456,605 20	284,888 46	14,196,799 06
Mutual of New York	716,896 97				716,896 97
Mutual Relief	298,493 01				298,493 01
New York Life	2,002,578 85			5,710 67	2,008,289 52
Prudential	2,639,311 53	6,637,076 65	41,114 72	5,000 00	9,322,502 90
Royal Guardians	64,340 66	19,900 88			84,241 54
Standard	240,911 13				240,911 13
State	16,142 25				16,142 25
Union Mutual	16,851 49				16,851 49
Other					
Mutual of Canada	7,986,708 81		9,179 43	43,238 06	8,039,126 30
Totals	64,522,646 01	18,220,846 44	2,237,722 19	966,191 61	85,947,406 25

TABLE VI.—LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO—1930

Companies	Death Claims				Matured Endowments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group	Totals					
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Aetna	482,208 84	...	166,300 00	648,508 84	22,769 00	165,011 56	45,561 81	24,420 00	906,271 21
Canada	1,795,069 12	...	179,405 00	1,974,474 12	249,158 18	988,286 10	1,753,164 06	109,653 04	5,074,735 50
Capital	45,921 00	...	...	45,921 00	1,750 00	28,894 70	13,041 53	4,782 18	94,389 41
Commercial Union	...	...	...	...	...	...	...	...	...
Confederation	585,082 00	...	41,468 01	626,550 01	220,553 00	525,222 06	391,096 04	88,306 81	1,851,727 92
Continental	121,611 84	...	1,000 00	122,611 84	95,251 36	120,013 92	47,208 23	11,525 37	396,610 72
Crown	282,154 78	...	1,000 00	283,154 78	35,000 00	144,274 09	106,678 24	5,833 70	574,940 81
Dominion	319,200 08	...	1,400 00	320,600 08	234,909 00	283,206 10	501,441 58	10,615 03	1,350,771 79
Dominion of Canada General	8,000 00	...	1,000 00	9,000 00	...	9,293 45	...	...	18,293 45
Eaton, T.	56,257 60	...	...	56,257 60	6,000 00	38,662 95	5,460 96	244 00	106,625 51
Empire	62,153 57	...	...	62,153 57	...	28,085 17	1,723 59	915 70	92,878 03
Excelsior	210,959 80	680 00	...	211,639 80	68,150 00	192,193 84	150,042 76	3,935 00	625,961 40
Great West	763,136 27	...	1,250 00	764,386 27	93,719 00	615,447 93	1,068,083 58	20,717 44	2,562,354 22
Imperial	670,066 90	...	5,500 00	675,566 90	198,527 00	545,819 84	845,349 81	12,984 97	2,278,248 52
Liverpool & London & Globe	4,000 00	...	...	4,000 00	...	...	...	225 18	4,225 18
London	571,049 95	379,981 74	126,849 96	1,077,881 65	476,595 90	1,308,007 76	627,820 86	115,978 27	3,606,284 44
London & Scottish	57,760 00	...	...	57,760 00	50,350 00	32,477 53	20,079 54	...	160,667 07
Manufacturers	473,317 35	...	8,733 33	482,050 68	194,056 50	669,074 97	628,419 88	14,859 06	1,988,461 09
Monarch	48,546 65	...	...	48,546 65	...	34,773 19	28,203 36	15,821 01	127,344 21
Montreal	45,985 79	...	...	45,985 79	20,500 00	54,269 72	10,092 56	180 00	131,028 07
Mutual Life & Citizens	19,744 51	14,312 83	...	34,057 34	4,025 75	12,260 64	67,555 30	...	117,899 03
National of Canada	43,738 20	...	...	43,738 20	27,500 00	87,076 58	51,881 50	1,660 00	211,856 28
North American	394,053 19	135 00	5,167 00	399,355 19	168,604 00	270,996 58	370,767 91	6,135 36	1,215,859 04
North British & Mercantile	22,271 60	...	...	22,271 60	12,500 00	...	1,508 48	...	36,280 08
Northern	103,050 43	...	11,950 24	115,000 67	86,950 00	135,641 81	50,024 02	3,344 26	390,960 76
Occidental	10,000 00	...	...	10,000 00	...	—375 04	5,908 88	465 06	15,998 90
Ontario Equitable	113,434 35	...	...	113,434 35	39,250 00	137,723 72	...	9,271 27	299,679 34
Phoenix Assurance	131,548 40	...	...	131,548 40	8,010 00	17,031 82	444 24	64 00	157,098 46
Prudential Assurance	...	...	...	...	...	...	...	...	...
Royal	71,002 67	...	...	71,002 67	28,726 50	55,939 97	262,577 05	50 70	418,296 89
Sauvegarde	13,100 00	...	...	13,100 00	...	38,720 02	...	...	51,820 02
Sovereign	17,628 35	...	...	17,628 35	8,000 00	30,373 20	12,980 86	1,200 00	70,182 41
Sun	1,824,930 82	...	368,500 00	2,193,430 82	739,560 40	1,271,066 34	2,504,001 31	246,374 64	6,954,433 51
Travelers of Hartford	228,081 94	...	63,500 00	291,581 94	57,484 74	163,099 73	427 89	101,406 85	614,001 15
United States	1,500 00	...	...	1,500 00	...	1,798 25	7 57	...	3,305 82
Western	500 00	...	...	500 00	...	...	...	...	500 00
MUTUAL									
Metropolitan	1,044,892 00	780,656 57	196,046 00	2,021,594 57	530,401 35	2,657,657 70	1,448,480 01	262,178 94	6,920,312 57
Mutual of New York	548,939 60	...	...	548,939 60	21,193 00	139,134 28	258,334 65	20,283 99	987,885 52
Mutual Relief	209,111 99	...	...	209,111 99	...	22,110 00	322 24	500 00	232,044 23
New York Life	504,904 00	...	...	504,904 00	53,518 00	252,346 26	560,220 77	52,627 08	1,423,616 11
Prudential Insurance	365,833 94	802,104 57	11,950 00	1,179,888 51	272,102 65	2,147,321 61	1,432,598 21	105,196 91	5,137,107 89
Royal Guardian	8,289 00	1,951 00	...	10,240 00	...	13,552 26	879 87	...	24,672 13
Standard	364,673 73	...	...	364,673 73	59,755 90	86,304 32	6,518 99	3,230 97	520,483 91
State	27,250 00	...	...	27,250 00	...	7,278 27	4,317 89	...	38,846 16
Union Mutual	29,836 96	...	...	29,836 96	7,855 76	9,969 76	6,587 25	...	54,249 73
OTHER									
Mutual of Canada	1,578,250 98	...	22,599 95	1,600,850 93	717,028 44	1,264,655 02	2,401,775 55	28,002 31	6,012,312 25
Totals	14,279,048 20	1,979,821 71	1,213,619 49	17,472,489 40	4,809,755 43	14,605,073 02	15,691,588 83	1,282,989 10	53,861,520 74

TABLE VII.—LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO—1930

Companies	At end of 1929		ADDITIONS				DEDUCTIONS						At end of 1930		Amount Reinsured
			New issued		Other additions		Ceased by death		Ceased by maturity		Other deductions				
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
JOINT STOCK		$		$		$		$		$		$		$	$
Aetna	5,896	55,609,105	614	2,730,339	15	5,965,069	76	648,509	24	22,769	600	16,561,160	5,825	47,072,075	1,671,900
Canada	55,321	204,070,934	6,151	22,111,235	197	9,239,275	568	2,761,528	133	235,810	3,455	16,589,615	57,513	215,834,491	*
Capital	2,829	4,723,802	393	822,540	1	1,000	21	37,720	3	1,750	292	437,900	2,907	5,069,972	475,035
Commercial Union	14	39,342	1	2,500	......	....	......	....	......	....	......	....	15	41,842	....
Confederation	39,576	72,729,759	5,863	13,168,297	1,667	4,659,153	322	769,319	163	212,424	4,572	7,016,126	42,049	82,559,340	5,257,268
Continental	10,626	17,669,872	1,805	4,028,842	120	243,725	65	116,219	75	104,250	1,472	2,864,975	10,939	18,856,995	1,017,477
Crown	16,931	33,394,436	2,640	6,347,473	1,586	4,336,622	96	152,966	18	28,000	3,223	7,426,883	17,820	36,470,682	2,925,437
Dominion	26,731	66,402,735	3,455	10,066,814	179	693,987	162	356,251	90	303,264	2,433	6,159,158	27,680	70,344,863	7,163,442
Dom. of Canada Gen.	1,962	4,104,222	462	984,953	29	59,050	4	9,000	......	....	218	468,550	2,231	4,670,675	639,820
Eaton, T.	5,345	11,974,878	1,110	2,941,182	3	12,574	33	65,981	3	16,000	518	1,056,560	5,904	13,790,093	2,191,903
Empire	8,233	16,361,408	1,047	2,106,579	76	176,875	25	64,150	......	....	1,697	3,933,379	7,634	14,747,333	894,970
Excelsior	19,536	39,051,100	959	7,393,544	......	2,613,486	......	222,382	......	66,800	......	6,991,092	20,495	41,777,856	2,881,601
Great West	55,382	123,607,330	7,026	15,538,839	1,113	3,000,791	249	661,695	70	96,435	3,524	11,283,495	59,678	130,105,335	....
Imperial	40,806	102,751,655	3,927	11,003,780	2,356	7,091,207	249	1,033,759	155	231,814	4,425	12,498,491	42,260	107,082,578	8,203,772
Liverpool & London & Globe	18	38,448	4	4,920	......	....	2	4,180	......	....	......	33	20	39,155	....
London	361,129	261,811,343	78,188	68,553,431	2,103	7,316,109	2,298	1,126,872	3,099	459,080	72,679	54,705,618	363,344	281,389,313	2,827,385
London & Scottish	3,319	7,375,602	234	419,851	37	82,383	26	60,255	47	55,124	250	491,843	3,267	7,270,614	107,000
Manufacturers	47,845	105,112,482	6,114	14,210,266	1,584	3,584,518	224	708,140	126	234,600	4,698	10,618,964	50,495	111,345,562	2,846,750
Monarch	....	9,892,358	......	1,892,020	......	110,553	......	64,064	......	....	......	1,025,489	....	10,805,378	....
Montreal	3,303	7,515,291	1,027	2,499,974	11	27,997	20	50,500	17	22,500	903	2,075,984	3,401	7,894,278	819,153
Mutual Life & Citizens	30,661	9,072,151	3,509	1,378,333	3,804	905,471	206	50,560	8	3,188	7,121	2,129,234	30,639	9,172,973	2,568
National of Canada	7,597	16,533,133	846	2,182,830	243	528,664	37	87,145	33	124,700	1,320	3,031,425	7,296	16,001,357	....
North American	28,300	55,531,629	3,038	7,084,103	864	2,009,468	221	550,396	125	187,372	3,605	8,102,460	28,251	55,784,972	1,554,665
North British & Merc.	36	184,705	......	....	......	....	3	25,028	2	12,500	......	....	31	147,177	....
Northern	12,156	21,144,766	1,729	2,953,737	244	652,714	65	137,090	48	94,664	1,710	3,681,974	12,306	20,837,489	659,493
Occidental	745	2,096,092	28	185,500	24	50,500	6	12,000	......	....	63	198,592	728	2,121,500	....
Ontario Equitable	16,915	37,512,775	2,252	7,463,333	105	224,741	88	213,232	51	61,500	2,012	5,485,415	17,121	39,440,702	3,120,591
Phoenix Assurance	621	2,404,722	10	38,210	4	10,859	15	171,370	6	21,041	28	134,921	586	2,126,459	62,054
Prudential Assurance	....	....	1	25,000	......	....	......	....	......	....	......	....	1	25,000	....
Royal	1,315	6,226,734	134	844,989	2	158,543	20	65,123	16	28,727	53	235,745	1,362	6,900,671	671,525
Sauvegarde	2,292	3,380,992	421	646,350	16	35,357	10	13,100	......	....	502	792,938	2,217	3,256,661	242,000
Sovereign	2,782	4,396,252	493	930,366	40	84,272	14	23,855	4	8,000	308	551,214	2,989	4,827,821	99,500
Sun	92,553	266,925,252	14,470	65,070,494	801	12,412,135	556	2,197,007	407	734,905	8,709	32,231,430	98,152	309,244,539	2,393,217
Travelers of Hartford	9,359	45,920,612	761	3,665,779	10	3,362,965	77	306,768	27	35,316	1,010	6,075,457	9,016	46,531,815	609,995
United States	167	596,013	11	57,000	1	1,624	......	....	......	....	12	44,500	167	610,137	97,786
Western	39	97,000	49	120,500	1	2,000	3	6,000	......	....	21	71,250	65	142,250	27,500
MUTUAL															
Metropolitan	943,359	355,876,738	144,077	88,145,714	......	....	6,210	1,962,570	4,190	527,212	135,855	71,525,058	941,181	370,007,612	26,631
Mutual of New York	6,779	19,973,979	331	792,500	31	159,921	79	546,440	11	21,193	342	1,152,737	6,709	19,206,030	140,000
Mutual Relief	9,698	10,518,551	347	788,696	48	73,184	202	225,750	......	....	543	744,352	9,348	10,410,329	....
New York Life	21,849	52,823,689	2,197	5,604,468	43	106,800	147	508,846	48	54,524	1,046	2,607,356	22,848	55,364,231	386,600
Prudential	782,598	248,580,968	107,839	45,955,636	17,648	8,477,743	4,204	1,253,190	954	238,954	115,912	43,200,010	787,015	258,322,193	54,000
Royal Guardians	6,184	2,746,975	1,738	986,369	95	23,708	34	14,068	......	....	1,899	979,891	6,084	2,763,093	5,000
Standard	4,287	9,081,023	117	338,405	22	1,849,658	72	364,673	19	59,755	232	346,265	4,103	10,498,393	76,600
State	316	1,398,544	2	25,623	1	5,000	5	102,250	......	....	44	51,110	270	1,275,807	....
Union Mutual	321	668,355	2	36,602	1	1,659	13	31,714	6	7,856	17	56,250	288	610,796	20,931
OTHER															
Mutual of Canada	93,612	217,286,482	9.132	26,895,682	3,997	9,784,223	624	1,686,984	447	763,393	7,944	18,574,789	97,726	232,941,221	12,122,092
Totals	2,779,343	2,535,214,234	414,554	449,043,598	39,122	90,135,583	17,351	19,468,649	10,425	5,075,420	359,267	374,109,688	2,809,976	2,685,739,658	62,295,661

*Figures not available for Ontario business.

TABLE VIII.—FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO—1930

Companies	Premiums (including dues)					Disbursements				
	Mortuary Funds	Sick and Funeral Funds	General Funds	Other Funds	Total	Mortuary Funds	Sick and Funeral Funds	General Funds	Other Funds	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c.
Aid Association of Lutherans	....	....	....	....	....	288 61	....	274 73	....	563 34
Alliance Nationale	10,094 12	1,849 08	2,733 26	259 96	14,936 42	9,199 87	1,291 29	3,175 36	21 84	13,688 36
Ancient Order of Foresters	175,674 15	51,510 44	11,737 58	2,868 55	241,790 72	135,581 19	28,290 45	10,885 31	967 55	175,724 50
Artisans Canadiens-Francais	24,189 39	5,079 94	7,618 80	622 59	37,510 72	23,792 00	5,237 54	5,138 11	207 00	34,374 65
Canadian Order of Chosen Friends	330,371 29	10,476 56	13,623 67	1,535 39	356,006 91	276,107 83	10,489 15	11,112 81	....	297,709 79
Canadian Order of Foresters	567,009 78	47,133 26	45,580 39	....	659,723 43	516,868 40	60,903 65	....	....	577,772 05
Canadian Order of Oddfellows	31,384 99	165 58	18,327 87	2,292 75	52,171 19	32,482 87	217 65	19,801 29	2,332 26	54,834 07
Canadian Woodmen of the World	71,746 93	5,149 66	31,759 32	1,449 94	110,105 85	108,184 16	3,490 48	51,939 98	1,415 19	165,029 81
Catholic Order of Forests	101,383 32	....	14,103 87	291 50	115,778 69	119,744 58	....	6,346 50	....	126,091 08
Catholic Mutual Benefit Association	51,661 43	393 85	3,867 20	....	55,922 48	68,362 45	278 95	3,362 00	....	72,003 40
*Civil Service Mutual Benefit Society	....	....	....	....	....	....	....	....	....	....
City of Stratford Mutual Benefit Fund	....	....	....	2,728 75	2,728 75	....	....	557 73	3,085 10	3,642 83
Commercial Travellers Ass'n. of Canada	122,851 00	....	....	....	122,851 00	111,343 00	....	....	....	111,343 00
Hamilton Firemen's Benefit Fund	....	....	....	41,140 49	41,140 49	....	....	....	5,502 37	5,502 37
Hamilton Police Benefit Fund	....	....	....	38,314 28	38,314 28	....	....	....	11,114 50	11,114 50
Independent Order of Foresters	844,617 78	55,166 91	....	3,473 35	903,258 04	1,137,494 42	50,434 28	....	48 00	1,187,976 70
Jewish National Workers Alliance	2,968 55	1,679 85	1,751 26	....	6,399 66	1,500 00	1,569 80	613 40	....	3,683 20
Knights of Columbus	18,033 87	....	17,920 03	....	35,953 90	2,000 00	....	7,356 56	....	9,356 56
Knights of Malta	1,191 49	533 50	324 09	862 15	2,911 23	3,562 87	500 00	420 51	648 57	5,131 95
Knights of Pythias	6,000 20	....	917 23	43 76	6,961 19	....	....	924 12	....	924 12
London Police Benefit Fund	....	....	....	26,096 64	26,096 64	....	....	....	17,504 00	17,504 00
Lutheran Mutual Aid Society	185 31	....	67 19	....	252 50	453 00	....	278 87	....	731 87
Maccabbes, The	124,878 23	4,741 10	31,129 69	2,544 56	163,293 58	128,151 12	3,545 69	21,371 01	2,345 75	155,413 57
National Fraternal Society of Deaf	2,755 75	613 80	800 71	88 68	4,258 94	2,000 00	645 00	328 55	....	2,973 55
Ontario Commercial Travellers Ass'n.	84,829 02	....	....	....	84,829 02	38,686 29	....	....	....	38,686 29
Orange Grand Lodge of British America	....	....	....	77,662 00	77,662 00	56,718 90	....	....	....	56,718 90
Order of United Commercial Travellers of America	....	....	3,922 50	11,767 50	15,690 00	....	....	....	7,551 75	7,551 75
Ottawa Firemen's Sick and Benefit Fund	....	....	....	29,156 24	29,156 24	....	....	....	15,123 45	15,123 45
Ottawa Police Benefit Fund	....	....	....	36,017 36	36,071 36	....	....	....	4,827 23	4,827 23
Royal Arcanum, Supreme Council	45,601 50	....	5,026 00	....	50,627 50	45,234 00	....	2,836 74	....	48,070 74
Royal Clan, Order of Scottish Clans	925 55	....	2,648 60	....	3,574 15	....	....	....	....	....
Royal Templars of Temperance	56,280 37	....	8,539 45	163 03	64,982 85	53,142 50	....	20,124 46	....	73,266 96
Slovene National Benefit Society	4,689 48	7,162 20	647 12	1,803 09	14,301 89	....	6,085 50	143 76	1,695 63	7,924 89
Sons of England Benefit Society	37,930 90	24,500 16	....	6,171 04	68,602 10	33,704 60	22,190 00	....	167 23	56,061 83
Sons of Scotland Benevolent Association	74,499 82	1,035 12	5,966 88	129 60	81,631 42	76,445 21	688 99	28,457 97	....	105,592 17
St. Joseph Union of Canada	61,009 54	13,134 22	....	743 56	74,887 32	50,285 00	8,835 48	....	....	59,120 48
Toronto Firemen's Benefit Fund	....	....	....	97,381 90	97,381 90	....	....	1,550 41	38,025 32	39,575 73
Toronto Police Benefit Fund	....	....	....	140,031 60	140,031 60	....	....	....	140,968 80	140,968 80
Verhovay Aid Association, The	583 96	359 60	213 46	....	1,157 02	....	252 50	143 12	....	395 62
Woman's Benefit Association	6,322 52	....	2,022 39	276 45	8,621 36	3,565 00	....	2,322 51	64 00	5,951 51
Totals	2,859,670 24	230,684 83	231,248 56	525,916 71	3,847,520 34	3,034,897 87	204,946 40	199,465 81	253,615 54	3,692,925 62

*Figures not available for Ontario business.

TABLE IX.—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1930

Companies	Number at end of 1929		Additions				Deductions						At end of 1930	
			New Issued		Other Additions		Ceased by Death		Ceased by Maturity		Other Deductions			
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		$ c.		$ c.		$ c.		$ c.		$ c.		$ c.		$ c.
Aid Association of Lutherans			2	9,000 00	12	14,500 00					1	1,000 00	13	22,500 00
Alliance Nationale	644	497,488 13	105	37,238 00	36	26,677 50	5	900 00	3	2,000 00	112	80,534 84	665	477,968 79
Ancient Order of Foresters	5,155	3,763,765 21	1,634	848,422 28	5	2,925 00	28	22,209 86	14	14,374 00	1,831	1,029,814 04	4,921	3,548,714 59
Artisans Canadiens-Francais	1,923	1,700,128 00	62	50,000 00	24	22,750 00	22	19,792 00	1	1,000 00	142	128,362 00	1,844	1,623,724 00
Canadian Order of Chosen Friends	10,271	8,632,882 30	420	361,250 00	125	103,681 00	267	261,885 00			667	559,580 00	9,882	8,276,348 30
Canadian Order of Foresters	23,113	23,229,450 00	634	673,250 00	163	159,250 00	433	459,500 00			1,473	1,484,200 00	22,004	22,118,250 00
Canadian Order of Oddfellows	1,663	1,172,695 00	85	64,750 00	7	7,400 00	51	32,482 87			88	79,807 13	1,616	1,132,555 00
Canadian Woodmen of the World	4,348	3,977,898 00	624	699,000 00	24	24,500 00	84	96,090 00	7	6,650 00	690	666,468 00	4,215	3,932,190 00
Catholic Order of Foresters	4,871	4,271,126 00	99	96,000 00	146	145,500 00	102	103,817 00	233	262,000 00	21	18,387 00	4,760	4,128,422 00
Catholic Mutual Benefit Association	1,672	1,805,662 95	1	500 00	31	37,817 53	69	68,534 76	5	7,866 00	52	59,881 96	1,578	1,707,697 76
†Civil Service Mutual Ben. Society														
Commercial Travellers Ass'n. of Canada	12,527	*	1,221	*		*	163	*		*	1,692	*	11,893	*
Independent Order of Foresters	35,446	35,158,188 00	2,888	2,088,900 00	1,641	1,689,656 00	666	734,362 00	89	23,494 00	5,332	5,011,585 00	33,888	33,167,303 00
Jewish National Workers Alliance	476	160,800 00	41	12,850 00	4	2,000 00	3	1,500 00	79	15,750 00			439	158,400 00
Knights of Columbus	1,579	1,939,389 00	291	343,000 00	21	24,850 00	2	2,000 00			72	79,000 00	1,817	2,226,239 00
Knights of Malta	131	53,750 00					3	1,500 00			11	5,500 00	117	46,750 00
Knights of Pythias	407	465,093 00	4	7,000 00	2	2,158 00	1	1,000 00			10	13,032 00	402	**460,219 00
Lutheran Mutual Aid Society			37	22,125 00	13	16,953 00	1	453 00					49	38,625 00
Maccabees, The	4,374	3,884,078 00	621	353,390 00	273	174,105 00	81	80,358 00	51	43,882 00	875	547,081 00	4,261	3,740,252 00
National Fraternal Society of Deaf	147	141,949 00	16	14,000 00	2	2,500 00	1	2,000 00			2	1,929 00	162	154,520 00
Ontario Commercial Travellers Ass'n.	3,200	1,737,465 00	193	33,920 00		75,370 00	47	26,945 00			267	108,480 00	3,079	1,711,330 00
Orange Grand Lodge of British America	2,330	2,686,725 00	362	372,500 00	6	7,000 00	38	39,000 00			227	321,564 00	2,433	2,705,661 00
Royal Arcanum, Supreme Council	974	1,486,087 00	35	37,500 00	9	12,000 00	21	37,000 00	91	117,000 00	4	14,149 00	902	1,367,438 00
Royal Clan, Order of Scottish Clans	159	92,235 00	38	22,750 00	14	9,000 00	1	1,000 00			37	23,750 00	173	99,235 00
Royal Templars of Temperance	2,130	2,259,750 00	92	103,000 00	48	45,500 00	34	41,880 34			135	140,321 52	2,101	2,226,048 14
Slovene National Benefit Society	444	308,450 00	17	10,650 00							70	59,300 00	391	259,800 00
Sons of England Benefit Society	1,000	856,500 00	24	28,500 00	5	11,159 50	36	29,547 00			19	15,748 00	974	850,864 50
Sons of Scotland Benevolent Association	4,188	3,683,800 00	458	472,800 00	8	13,500 00	56	47,600 00			659	3,253 00	4,201	3,740,697 00
St. Joseph Union of Canada	4,924	3,232,311 00	650	420,978 00	20		101	83,079 00	397	365,050 00		396,335 00	4,834	3,187,375 00
Verhovay Aid Association, The	70	59,500 00									42	33,500 00	28	26,000 00
Woman's Benefit Association	330	271,756 98	75	49,100 00			5	3,250 00			66	43,821 50	334	273,785 48
Totals	128,496	107,528,922 57	10,729	7,232,373 28	2,639	2,630,752 53	2,321	2,197,685 83	970	859,066 00	14,597	10,926,383 99	123,976	103,408,912 56

NOTE.—This table does not include eight municipal pension fund societies which do not issue mortuary certificates.

*Amounts cannot conveniently be given as full benefits are applicable only to members who have completed fifteen years of continuous membership.

**Reinsured, August 18th, 1930, in United Mutual Life Insurance Company.

†Figures not available for Ontario business.

TABLE X.—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO—1930

Companies	Number at end of 1929	Number New issued	Number Revived	Terminated by Death	Terminated by Lapse	Number at end of 1930
Alliance Nationale	243	8	24	......	48	227
Ancient Order of Foresters	......	......	......	......	......	......
Artisans Canadiens-Francais	1,185	36	11	13	79	1,140
Canadian Order Chosen Friends	2,031	27	108	38	247	1,881
Canadian Order Foresters	13,681	359	112	203	2,210	11,739
Canadian Woodmen of the World	717	101	......	10	126	682
Catholic Mutual Benefit Association	57	......	2	......	2	57
Independent Order of Foresters	10,251	*	*	*	*	9,584
Jewish National Workers Alliance	377	30	......	3	63	341
Knights of Malta	254	6	1	5	52	204
Maccabees, The	591	55	24	1	108	561
Order of United Commercial Travellers of America	1,284	223	34	8	145	1,388
Sons of England Benefit Society	12,076	518	......	169	1,058	11,367
Sons of Scotland Benevolent Association	237	34	......	3	36	232
St. Joseph Union of Canada	2,991	519	1	27	429	3,055
Verhovay Aid Association	70	......	......	......	42	28
Totals	46,045	1,916	317	480	4,645	42,486

*Number of certificates issued, revived and terminated not reported.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1930

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Acadia	99,854 20	46,832 02	53,022 18	48,834 08	24,055 63	24,140 65	637 80	24,778 45	46.73	63,452 58	23,656 56	37.28
Aetna	178,820 66	2,598 94	176,221 72	62,759 28	415 31	60,706 77	1,637 20	62,343 97	35.37	174,958 75	62,234 49	35.57
Agricultural	37,553 73	6,127 98	31,425 75	20,078 64	3,067 34	16,514 66	496 64	17,011 30	54.13	32,096 37	16,335 92	50.89
Alliance Assurance	147,385 87	975 03	146,410 84	72,743 62	468 52	70,713 49	1,561 61	72,275 10	49.36	140,465 52	89,356 57	63.61
Alliance of Philadelphia	43,831 58	4,408 52	39,423 06	12,763 87	2,470 68	9,989 50	303 69	10,293 19	26.11	46,471 23	14,129 90	30.40
American Alliance	380 00	...	380 00	...	...	...	...	...	...	258 77	...	...
American Central	38,207 95	10,761 74	27,446 21	22,755 11	2,907 94	19,296 29	550 88	19,847 17	72.31	23,018 27	17,986 17	78.13
American Colony	23,233 55	...	23,233 55	43,873 15	...	43,562 89	310 26	43,873 15	188.83	25,599 15	44,054 15	172.09
American Equitable	38,540 37	209 48	38,330 89	36,431 18	...	35,977 29	453 89	36,431 18	95.04	37,655 84	36,622 18	97.25
American Home Fire	17,714 04	483 23	17,230 81	7,401 26	...	7,316 92	84 34	7,401 26	42.95	11,845 46	7,401 26	62.48
American Insurance	44,903 47	13,709 26	31,194 21	42,793 72	10,688 35	31,484 81	620 56	32,105 37	102.92	32,637 70	33,729 37	103.34
Anglo-Scottish	91,528 51	30,653 62	60,874 89	56,958 27	19,235 63	37,722 64	...	37,722 64	61.97	63,692 34	30,792 51	48.35
Atlas	265,480 34	20,733 51	244,746 83	109,951 25	6,297 08	101,318 01	2,336 16	103,654 17	42.35	258,954 97	103,376 66	39.92
Baloise	21,237 69	87 80	21,149 89	38,193 46	...	37,898 83	294 63	38,193 46	180.57	21,142 31	34,346 17	162.45
Bankers & Traders	18,156 42	1,815 99	16,340 43	7,019 57	959 85	5,865 69	194 03	6,059 72	37.08	17,529 14	3,499 72	19.96
Beaver	10,267 77	4,622 47	5,645 30	7,838 84	5,176 93	2,597 82	64 09	2,661 91	47.15	3,416 98	2,984 41	87.34
British America	246,835 39	31,728 70	215,106 69	114,997 38	11,811 25	100,261 08	2,925 05	103,186 13	47.97	221,535 45	104,125 13	47.00
British Canadian	32,538 92	2,940 59	29,598 33	25,092 03	9,089 94	15,540 24	461 85	16,002 09	54.06	31,239 08	15,445 09	49.44
British Colonial	54,953 54	3,994 85	50,958 69	43,757 38	7,273 03	35,362 46	1,121 89	36,484 35	71.59	65,072 06	22,872 31	35.15
British Crown	156,780 47	8,513 06	148,267 41	115,286 03	6,183 33	106,401 96	2,700 74	109,102 70	73.58	158,156 92	93,342 22	59.02
British Empire	47,933 31	5,154 90	42,778 41	25,650 49	1,585 19	23,385 38	679 92	24,065 30	56.26	41,477 49	22,885 30	55.18
British & European	22,140 22	8,237 70	13,902 52	15,837 78	7,120 88	8,400 32	316 58	8,716 90	62.70	16,557 97	8,864 35	53.53
British General	46,916 63	13,330 36	33,586 27	35,064 63	5,163 48	29,181 55	719 60	29,901 15	89.03	34,800 01	31,027 83	89.16
British Law	28,074 85	4,987 99	23,086 86	29,950 17	6,714 44	22,738 41	497 32	23,235 73	100.64	24,827 84	22,937 73	92.38
British North Western	142,652 47	57,011 63	85,640 84	76,430 96	26,757 05	47,935 41	1,738 50	49,673 91	58.00	85,287 93	41,363 95	48.50
British Oak	35,154 83	1,014 71	34,140 12	52,152 41	7,138 81	44,147 51	866 09	45,013 60	131.85	42,599 73	44,078 10	103.47
British Traders	98,844 91	11,699 97	87,144 94	27,937 17	4,884 72	22,287 50	764 95	23,052 45	26.45	93,407 26	13,996 45	14.98
Caledonian American	21,713 77	8,657 03	13,056 74	10,694 53	3,583 51	6,840 45	270 57	7,111 02	54.00	13,648 97	6,992 93	51.00
Caledonian	157,554 80	28,175 75	129,379 05	109,379 86	22,546 64	84,558 34	2,274 88	86,833 22	67.00	136,652 43	77,295 50	57.00
California	64,965 61	6,071 72	58,893 89	30,565 72	152 48	29,506 13	907 11	30,413 24	51.64	56,150 03	27,292 30	48.60
Camden Fire	11,668 90	1,626 07	10,042 83	2,535 87	...	2,523 37	12 50	2,535 87	25.25	5,887 11	2,535 87	43.07
Canada Accident	122,070 30	23,856 31	98,213 99	11,487 22	87 18	11,325 60	74 44	11,400 04	82.85	101,287 67	74,277 88	73.33
Canada National	31,568 34	10,295 07	21,273 27	31,000 32	18,509 23	12,167 38	323 71	12,491 09	58.71	23,112 79	10,795 55	46.70
Canada Security	69,620 96	25,964 00	43,656 96	43,445 33	18,588 18	24,039 34	817 81	24,857 15	56.94	48,688 19	23,065 15	47.37
Canadian Fire	162,245 04	23,153 71	139,091 33	103,128 68	18,962 96	81,949 91	2,215 81	84,165 72	60.51	154,418 54	90,395 91	58.54
Canadian General Ins. Co.	144,314 82	28,882 99	115,431 83	101,127 21	10,565 17	88,757 35	1,804 69	90,562 04	78.45	95,395 00	109,973 58	115.28
Canadian Indemnity	59,884 13	17,918 32	41,965 81	27,158 83	4,890 09	21,919 33	349 41	22,268 74	53.06	38,540 47	23,383 83	60.67
Canadian Surety	28,105 60	14,876 14	13,229 46	2,170 74	1,056 08	1,090 05	24 61	1,114 66	8.21	7,024 88	2,149 62	30.58
Car & General	23,449 29	2,244 20	21,205 09	26,663 60	1,174 66	24,823 80	665 14	25,488 94	120.20	25,802 60	28,702 94	111.25
Casualty Co. of Canada	28,716 81	2,906 54	25,810 27	21,527 81	2,876 76	18,378 79	272 26	18,651 05	72.26	27,200 28	19,263 49	70.82
Central	43,225 20	5,331 35	37,893 85	38,044 78	15,447 84	2,2020 74	576 20	22,596 94	59.63	38,151 06	21,900 15	57.40
Central Union	7,644 88	3,676 65	3,968 23	865 90	254 45	596 98	14 47	611 45	15.41	2,004 75	644 45	32.14
Century	161,370 59	49,882 71	111,487 88	70,599 39	20,394 29	50,205 10	...	50,205 10	45.03	118,356 29	52,145 92	44.06
Chicago Fire and Marine	190,078 98	67,189 09	122,889 89	7,968 21	2,013 51	5,819 89	134 81	5,954 70	4.85	73,733 93	17,056 25	23.13
China Fire	18,129 77	933 10	17,196 67	4,742 09	49 09	4,559 13	133 87	4,693 00	27.29	14,020 67	2,641 00	18.83

Citizens of New Jersey	24,911 78	17,780 14	7,131 64	4,027 82	1,607 99	2,369 86	49 97	2,419 83	33.93	5,243 18	4,882 80	93.14
*City of New York	...	...	...	...	...	...	...	...	...	...	...	...
Columbia	44,743 53	31,497 63	13,245 90	67,514 78	61,517 83	5,846 41	150 54	5,996 95	45.27	15,055 80	5,936 58	40.00
Commercial Union	296.083 35	36,642 00	259,441 35	122,059 91	4,978 61	113,936 39	3,144 91	117,081 30	45.13	274,109 55	122,505 83	44.69
Connecticut Fire	102,584 83	44,677 29	57,907 54	44,051 14	13,905 81	29,080 66	1,064 67	30,145 33	52.05	61,836 73	28,994 00	46.88
Continental Insurance	159,878 61	6,027 96	153,850 65	94,134 70	10,490 75	81,361 81	2,282 14	83,643 95	54.37	151,988 50	87,265 78	57.42
Cornhill	71,908 78	1,902 02	70,006 76	48,366 01	66 28	47,277 05	1,022 68	48,299 73	68.99	71,877 19	54,011 73	75.14
Cosmopolitan	9,592 15	...	9,592 15	7,515 20	...	7,515 20	...	7,515 20	78.35	3,168 02	7,521 20	237.41
Dominion of Canada General	198,008 36	25,698 40	172,309 96	67,282 68	20,231 13	45,714 82	1,336 73	47,051 55	27.31	177,257 40	55,037 38	31.05
Dominion Fire	231,209 17	42,790 98	188,418 19	117,322 12	25,883 20	88,218 93	3,219 99	91,438 92	48.52	178,932 51	92,336 67	51.59
Eagle, Star & British Dom.	205,336 27	16,705 83	188,630 44	88,252 18	49,948 41	80,689 32	2,614 45	83,303 77	44.16	185,359 36	84,910 11	45.81
Employers' Liability	310,587 35	38,468 62	272,118 73	118,859 67	10,664 36	105,156 30	3,039 01	108,195 31	39.76	286,822 04	78,729 31	27.44
Ensign	37,932 85	3,625 44	34,307 41	21,417 04	1,123 05	19,836 17	457 82	20,293 99	59.15	31,447 55	17,204 32	54.70
Equitable Fire & Marine	38,034 66	26,453 15	11,581 51	17,362 35	11,333 29	5,816 13	212 93	6,029 06	52.05	12,435 69	5,798 79	46.63
Essex and Suffolk	52,114 18	25,807 56	26,306 62	17,670 74	8,836 41	8,567 78	266 55	8,834 33	33.58	30,986 33	8,521 01	27.50
Federal Fire	287,559 12	87,821 47	199,737 65	190,402 59	59,320 43	127,798 88	3,283 28	131,082 16	65.62	190,243 58	126,571.77	66.50
Federal Ins. Co.	...	...	...	...	...	...	...	...	...	...	...	...
Fidelity American	10,277 97	6 12	10,271 85	11,116 86	...	10,963 49	153 37	11,116 86	108.22	12,845 91	12,293 67	95.78
Fidelity Phenix	142,399 08	2,699 94	139,699 14	101,095 01	8,903 60	90,009 07	2,182 34	92,191 41	65.99	155,147 31	92,525 42	59.64
Fire Ass'n. of Philadelphia	82,665 74	11,990 86	70,674 88	40,781 70	3,021 51	36,734 20	1,025 99	37,760 19	53.43	80,316 15	23,386 77	29.12
Fire Ins. Co. of Canada	247,095 47	2,733 05	244,362 42	179,926 09	32 04	175,543 34	4,350 71	179,894 05	73.61	256,860 22	185,667 05	72.28
Fireman's Fund	64,869 56	5,145 35	59,724 21	50,532 48	7,111 68	42,745 68	675 12	43,420 80	72.70	60,475 06	46,405 60	76.73
Fireman's Ins. of Newark	46,422 00	...	46,422 00	31,454 67	...	30,904 73	549 94	31,454 67	67.75	48,285 24	39,162 01	81.10
First American	20,849 34	—615 59	21,464 93	18,424 03	8,205 22	9,936 37	282 44	10,218 81	47.61	19,435 84	11,934 41	61.40
First National	46,673 07	4,172 34	42,500 73	13,612 87	...	13,540 73	72 14	13,612 87	32.03	15,980 28	14,962 87	93.63
Fonciere of Paris, France	30,892 20	1,354 15	29,538 05	29,278 46	6,146 46	22,796 01	335 99	23,132 00	78 31	30,235 18	31,222 00	103.26
*Franklin	...	...	...	...	...	...	...	...	...	...	...	...
General Accident of Canada	68,608 12	7,437 59	61,170 53	25,973 03	970 74	23,751 04	1,251 25	25,002 29	40.87	69,875 58	25,975 94	37.17
Gen. Accident, Fire & Life	193,234 01	9,171 29	184,062 72	73,738 27	5,351 62	65,840 03	2,546 62	68,386 65	37.15	191,686 81	61,234 30	31.94
General Ins. of America	26,759 33	19,869 24	6,890 09	6,001 30	...	5,867 52	133 78	6,001 30	87.10	13,093 91	6,076 30	46.41
General Fire of Paris	34,275 86	5,589 06	28,686 80	14,836 56	4,208 53	10,272 68	355 35	10,628 03	37.04	26,667 96	11,745 03	44.04
Germanic	4,930 41	...	4,930 41	1,647 18	...	1,647 18	...	1,647 18	33.40	2,736 38	2,682 51	98.03
Girard Fire and Marine	16,303 07	...	16,303 07	24,841 67	...	24,560 79	280 88	24,841 67	152.37	17,721 66	22,577 20	127.39
Glens Falls	59,279 94	8,128 05	51,151 89	29,331 50	7,607 46	20,908 07	815 97	21,724 04	40.87	45,654 24	21,802 04	47.76
Globe Indemnity	121,118 75	52,866 10	68,252 65	93,081 10	30,117 07	61,963 95	1,000 08	62,964 03	92.25	75,872 49	37,549 62	49.49
Globe & Rutgers	355,992 27	41,871 32	314,120 95	148,777 10	5,620 32	139,721 50	3,435 28	143,156 78	45.57	318,149 05	129,609 13	40.73
Granite State	10,969 08	2,190 38	8,778 70	2,046 17	...	1,998 59	47 58	2,046 17	23.30	6,860 15	1,991 49	29.02
Great American	109,436 69	16,063 29	93,373 40	81,453 94	3,308 59	76,706 97	1,438 38	78,145 35	83.69	103,629 42	67,672 35	65.30
Guardian Assurance	376,097 94	9,418 45	366,579 49	167,214 08	37 42	161,708 18	5,468 48	167,176 66	45.59	373,846 87	173,993 36	46.54
Guardian Ins. of Canada	60,059 36	18,669 17	41,390 19	23,982 12	3,266 97	20,245 26	469 89	20,715 15	50.04	59,427 12	32,086 81	54.99
Guildhall	28,951 52	1,977 85	26,973 67	39,896 00	...	39,138 68	757 32	39,896 00	147.91	30,880 77	47,598 60	154.09
Halifax Fire	61,086 68	...	61,086 68	62,618 90	...	61,918 85	700 05	62,618 90	102.50	42,437 80	65,548 15	154.46
Hand-in-Hand	84,373 64	2,028 19	82,345 45	39,374 85	26.15	38,363 16	985 54	39,348 70	47.78	86,313 47	25,362 68	29.38
Hanover Fire	54,557 11	2,927 46	51,629 65	22,558 40	23 50	22,252 40	282 50	22,534 90	43.64	41,584 81	20,910 15	50.28
Hartford Fire	376,849 44	14,128 80	362,720 64	176,027 60	1,953 85	170,541 14	3,532 61	174,073 75	47.99	365,600 60	151,207 59	41.36
Home	463,918 17	12,964 53	450,953 64	213,027 67	169 84	207,637 74	5,220 09	212,857 83	47.22	429,896 41	177,297 83	41.24
*Homestead Fire	...	...	...	...	...	...	...	...	...	...	...	...
Hudson Bay	153,376 87	88,657 26	64,719 61	84,345 48	49,697 15	33,597 94	1,050 39	34,648 33	53.53	66,272 12	32,873 33	49.60
Imperial Assurance	96,356 12	69,863 73	26,492 39	29,995 38	17,145 34	12,549 29	300 75	12,850 04	48.50	27,096 11	13,080 90	48.27
Imperial Guar. & Acc. Co.	23,809 49	4,511 17	19,298 32	13,172 10	1,270 25	11,631 14	270 71	11,901 85	61.67	20,197 86	11,705 85	57.95
Imperial Insurance Office	86,824 73	6,128 20	80,696 53	53,298 66	3,103 14	49,143 65	1,051 87	50,195 52	62.20	83,693 07	44,712 19	53.42
Independence	16,039 00	...	16,039 00	9,626 00	...	9,626 00	...	9,626 00	60.02	11,408 54	9,626 00	84.38
Insurance Co. of N. America	215,348 72	12,225 41	203,123 31	215,515 12	29,175 18	183,433 48	2,906 46	186,339 94	91.74	215,407 45	161,047 90	74.76
Ins. of State of Pennsylvania	61,498 18	13,482 91	48,015 27	52,227 15	7,016 22	44,327 16	883 77	45,210 93	94.15	49,161 08	43,613 94	88.71
LaSalle	2,952 18	...	2,952 18	...	...	...	...	...	...	1,674 78	7 50	0.45
Laurentian	113,290 75	50 00	113,240 75	88,448 90	...	82,949 72	5,499 18	88,448 90	78.11	117,351 98	103,324 61	88.05
Law, Union & Rock	97,365 27	7,861 95	89,503 32	31,620 93	54 01	30,335 08	1,231 84	31,566 92	35.27	83,711 60	48,396 92	57.81
Legal and General	9,267 33	...	9,267 33	3,339 38	...	3,337 13	2 25	3,339 38	36.03	6,174 17	4,919 79	79.68

*All reinsured with Home Insurance Co.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1930—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Liverpool & London & Globe	522,398 04	118,206 21	404,191 83	208,924 11	43,079 35	161,210 68	4,634 08	165,844 76	41.03	424,793 99	182,241 95	42.90
Liverpool-Manitoba	188,297 05	69,978 63	118,318 42	82,943 57	34,838 90	46,741 53	1,363 14	48,104 67	40.65	124,857 19	47,875 83	38.34
Local Government	15,208 50	4,649 01	10,559 49	6,036 66	74 82	5,867 50	94 34	5,961 84	53.90	9,690 80	5,491 84	56.67
London Assurance	153,979 19	8,431 85	145,547 34	92,545 16	3,068 80	87,186 50	2,289 86	89,476 36	61.47	159,520 56	88,046 36	55.19
London-Canada	173,403 21	55,376 47	118,026 74	76,662 66	27,644 02	47,753 58	1,265 06	49,018 64	41.53	112,255 06	49,614 43	44.20
London Guar. & Acc. Co.	132,313 35	43,472 26	88,841 09	88,357 01	26,983 09	60,036 41	1,337 51	61,373 92	69.08	89,821 65	53,477 92	59.54
London & Lancs. Guar. & Ac.	12,032 80	7,457 36	4,575 44	8,023 17	5,953 12	2,070 05	....	2,070 05	45.24	4,928 87	1,820 05	36.93
London and Lancs. Ins.	555,001 03	42,194 55	512,806 48	306,566 17	3,543 20	296,410 20	6,612 77	303,022 97	59.09	530,889 95	201,057 97	37.87
London and Provincial	17,100 72	923 23	16,177 49	6,415 95	37 06	6,168 48	210 41	6,378 89	39.43	16,381 21	6,720 39	41.02
London and Scottish	39,560 49	9,376 55	30,183 94	8,777 97	249 58	8,233 47	294 92	8,528 39	28.25	28,429 88	7,905 39	27.81
Lumbermen's	60,980 69	1 84	60,978 85	57,270 45	....	56,628 97	641 48	57,270 45	93.92	61,237 02	53,613 45	87.55
Marine Insurance	....	....	....	....	....	....	....	....	......	....	....	......
Maryland Insurance	11,391 09	51 42	11,339 67	33,351 03	5,114 61	27,781 35	455 07	28,236 42	249.01	18,850 00	32,334 13	171.53
Mercantile	135,974 43	77,583 31	58,391 12	56,384 81	34,147 24	21,445 17	792 40	22,237 57	38.08	60,523 16	23,928 57	39.54
Merchants & Employers	21,499 12	3,823 41	17,675 71	1,957 35	424 71	1,408 88	123 76	1,532 64	8.67	8,278 60	1,552 14	18.74
Merchants & Manufacturers	22,930 00	....	22,930 00	27,781 00	....	27,781 00	....	27,781 00	121.15	25,641 32	27,591 93	107.60
Merchants Fire of New York	118,806 24	....	118,806 24	94,897 52	....	93,603 29	1,294 23	94,897 52	79.87	130,014 02	80,609 52	62.00
Merchants Fire	216,460 97	4,965 38	211,495 59	103,854 66	73 03	100,403 51	3,378 12	103,781 63	49.07	221,887 78	105,263 63	47.44
Merchants Marine	77,077 00	13,360 94	63,716 06	22,343 62	1,825 87	19,712 28	805 47	20,517 75	32.20	67,842 54	16,915 75	24.94
Mercury	37,934 70	3,866 16	34,068 54	86,300 86	16,029 39	69,661 81	609 66	70,271 47	206.27	33,127 96	70,516 71	212.87
Michigan	12,137 47	3,569 99	8,567 48	2,622 05	....	2,597 36	24 69	2,622 05	30.61	4,810 64	3,262 05	67.82
Milwaukee Mechanics	2,742 48	94 73	2,647 75	13,905 48	....	13,716 60	188 88	13,905 48	525.18	5,868 59	11,514 48	196.24
Minnesota Fire	1,714 18	1,714 18	....	13,758 29	....	13,758 29	....	13,758 29	......	8,788 50	13,758 29	156.56
Motor Union	46,761 20	6,126 40	40,634 80	53,916 95	11,889 16	40,688 57	1,339 22	42,027 79	103.43	62,072 54	43,711 26	70.42
Mount Royal	105,185 52	3,941 35	101,244 17	89,415 34	2,180 27	84,746 97	2,488 10	87,235 07	86.16	122,185 19	86,373 07	70.69
National-Ben Franklin	125,413 79	1,292 28	124,121 51	84,968 36	4,221 52	78,737 63	2,009 21	80,746 84	65.05	133,516 85	78,427 17	58.73
National Fire of Hartford	107,919 03	6,199 09	101,719 94	36,254 27	6,462 39	29,073 79	718 09	29,791 88	29.29	112,168 30	29,740 59	26.51
*National Liberty	....	....	....	....	....	....	....	....	......	....	....	......
National Liverpool	81,646 81	43,146 14	38,500 67	63,074 12	34,412 69	28,220 11	441 32	28,661 43	74.44	24,016 72	30,011 44	124.96
National Provincial	39,674 04	8,036 98	31,637 06	30,024 15	4,444 21	25,034 52	545 42	25,579 94	80.85	33,544 41	26,749 94	79.75
National Union	22,860 29	1,009 74	21,850 55	14,742 15	1,566 44	12,834 91	340 80	13,175 71	60.30	26,397 93	9,297 15	35.14
Nationale of Paris	148,791 70	3,191 08	145,600 62	115,667 90	400 87	113,153 05	2,113 98	115,267 03	79.16	161,549 26	120,119 03	74.35
Newark Fire	104,585 80	61,380 81	43,204 99	67,307 96	45,343 16	20,496 35	1,468 45	21,964 80	50.84	52,247 97	21,030 80	40.25
*New Brunswick Fire	....	....	....	....	....	....	....	....	......	....	....	......
New Hampshire	59,155 86	12,425 33	46,730 53	35,045 61	6,057 98	28,128 11	859 52	28,987 63	62.03	50,400 89	32,171 87	63.83
New Jersey	21,401 77	....	21,401 77	16,019 64	....	15,814 79	204 85	16,019 64	74.86	19,363 35	15,777 02	81.42
New York Fire	23,496 00	....	23,496 00	11,914 00	....	11,914 00	....	11,914 00	50.70	14,339 61	12,314 00	85.88
New York Underwriters	156,722 56	139,030 20	17,692 36	86,281 07	75,871 94	10,194 80	214 33	10,409 13	58.83	17,537 13	7,838 49	44.80
Niagara	111,097 88	5,595 06	105,502 82	58,184 14	4,182 72	52,698 13	1,303 29	54,001 42	51.18	97,708 73	62,146 16	63.60
North British & Mercantile	389,306 55	39,929 54	349,377 01	228,683 42	11,142 39	211,385 45	6,155 58	217,541 03	62.27	371,771 99	199,728 56	53.72
North Empire	88,060 89	47,235 43	40,825 46	81,963 77	55,296 14	25,326 39	1,341 24	26,667 63	65.32	55,277 23	21,557 63	39.00
Northern Assurance	294,488 67	31,878 58	262,610 09	148,687 74	2,626 81	142,402 00	3,658 93	146,060 93	55.62	277,053 90	134,131 93	48.41
North River	48,316 45	3,287 95	45,028 50	46,468 27	16,922 45	29,258 86	286 96	29,545 82	65.62	41,201 75	30,261 82	73.45

*All reinsured with Home Insurance Co.

North West	46,762 87	9,783 10	36,979 77	24,629 27	4,636 37	19,347 12	645 78	19,992 90	54.06	42,278 49	24,911 90	58.92
Northwestern National	105,838 75	156 72	105,682 03	67,279 31	....	65,840 39	1,438 92	67,279 31	63.66	111,645 76	58,749 79	52.62
Norwich Union	404,716 86	32,148 32	372,568 54	241,966 75	9,099 82	226,377 90	6,489 03	232,866 93	62.50	387,366 76	198,878 43	51.34
Occidental	82,074 03	15,730 41	66,343 62	44,896 36	3,565 29	40,341 77	989 30	41,331 07	62.30	66,742 35	36,998 76	55.44
Ocean Accident & Guarantee	227,435 46	19,907 43	207,528 03	164,162 25	14,108 40	145,269 54	4,784 31	150,053 85	72.30	214,998 36	150,968 85	70.21
Pacific Coast	101,994 67	31,146 98	70,847 69	46,906 61	14,799 26	32,107 35	....	32,107 35	45.32	80,897 25	31,937 31	39.48
Pacific Fire	129,264 78	....	129,264 78	91,813 55	....	90,510 78	1,302 77	91,813 55	71.07	133,352 18	88,081 55	66.05
Palatine	103,732 42	12,771 29	90,961 13	143,005 11	34,997 53	106,658 76	1,348 82	108,007 58	118.74	94,668 68	108,987 85	115.13
Patriotic	59,527 76	11,294 58	48,233 18	91,019 70	11,819 85	77,468 33	1,731 52	79,199 85	164.20	55,313 19	77,723 60	140.51
Pearl	68,428 24	1,957 44	66,470 80	37,464 43	58 56	36,636 50	769 37	37,405 87	56.27	58,072 57	33,502 87	57.69
Phenix of Paris	36,378 85	7,793 82	28,585 03	19,212 30	2,556 03	16,080 84	575 43	16,656 27	58.27	27,446 40	17,201 27	62.68
Phoenix of London	442,012 76	104,675 77	337,336 99	285,782 85	46,069 66	235,534 12	4,179 07	239,713 19	71.06	352,261 61	234,752 51	66.64
Phoenix of Hartford	186,602 65	89,874 38	96,728 27	88,631 74	38,676 51	48,190 81	1,764 42	49,955 23	51.64	102,978 26	48,047 29	46.66
Pilot	21,636 88	267 74	21,369 14	20,184 34	....	19,993 32	191 02	20,184 34	94.45	13,353 03	17,038 79	127.59
Pioneer	5,545 46	273 77	5,271 69	9,193 07	....	8,898 12	294 95	9,193 07	174.39	5,559 52	10,223 38	183.89
Planet	51,885 75	14,699 78	37,185 97	36,253 48	7,045 78	28,805 47	402 23	29,207 70	78.54	35,778 81	24,861 42	69.48
Providence-Washington	50,898 95	6,504 88	44,394 07	51,545 86	6,162 00	44,532 73	851 13	45,383 86	102.23	47,707 90	39,390 19	82.57
Providence Fire of Paris	6,011 77	....	6,011 77	8,771 20	....	8,771 20	....	8,771 20	145.91	3,383 39	8,771 20	259.26
Provident	75,282 35	4,402 31	70,880 04	61,004 14	....	60,258 14	746 00	61,004 14	86.06	69,200 46	62,498 77	90.31
Provincial	89,315 01	3,382 36	85,932 65	58,447 03	1,251 36	55,913 37	1,282 30	57,195 67	66.56	88,572 15	64,529 67	72.85
Prudential Assurance	202,056 95	9,326 84	192,730 11	94,325 10	3,473 54	88,219 26	2,632 30	90,851 56	47.14	165,223 58	97,400 32	58.95
Quebec	67,696 56	30,016 07	37,680 49	19,126 46	4,762 55	13,626 79	737 12	14,363 91	38.12	38,742 97	12,011 91	31.00
Queen City	101,452 56	2,137 77	99,314 79	40,849 61	16 52	39,540 48	1,292 61	40,833 09	41.11	108,423 46	40,100 29	36.98
Queen Insurance	408,455 24	192,616 71	215,838 53	259,724 31	137,326 50	119,810 43	2,587 38	122,397 81	56.71	215,736 10	114,724 81	53.18
Queensland	52,364 21	6,183 38	46,180 83	19,547 43	624 34	18,517 52	405 57	18,923 09	40.98	44,913 35	16,104 33	35.86
Railway Passengers	20,030 41	4,425 68	15,604 73	5,292 33	2,411 37	2,748 87	132 09	2,880 96	18.46	14,685 01	2,021 96	13.77
Reliance	21,753 81	5,944 55	15,809 26	18,755 43	9,943 66	8,409 67	402 10	8,811 77	55.74	15,023 38	8,314 63	55.34
Republic	12,004 00	....	12,004 00	3,281 00	....	3,281 00	....	3,281 00	27.33	7,444 00	3,281 00	44.22
Rhode Island	27,908 82	6,296 14	21,612 68	16,819 13	99 65	16,506 07	213 41	16,719 48	77.36	18,968 52	10,878 79	57.35
Rossia	65,738 25	27,728 60	38,009 65	34,547 08	7,849 95	26,204 27	492 86	26,697 13	70.24	39,648 34	20,445 62	51.57
Royal Exchange	230,498 92	33,510 57	196,988 35	162,901 24	14,572 00	145,625 27	2,703 97	148,329 24	75.30	210,036 29	146,440 24	69.72
Royal Insurance	1,012,601 58	330,420 23	682,181 35	525,732 22	164,761 66	352,730 97	8,239 59	360,970 56	52.91	722,444 34	338,226 56	46.82
Royal Scottish	91,806 32	19,177 31	72,629 01	92,087 39	24,229 33	66,382 27	1,475 79	67,858 06	93.43	71,566 21	65,043 06	90.89
St. Paul Fire and Marine	128,818 28	24,901 93	103,916 35	74,486 10	11,234 75	62,089 33	1,162 02	63,251 35	60.87	110,694 53	55,148 09	49.82
Scottish-Canadian	45,535 65	6,352 30	39,183 35	20,603 15	1,020 44	18,627 42	955 29	19,582 71	49.98	40,652 56	15,247 60	37.51
Scottish-Metropolitan	133,826 32	27,066 45	106,759 87	71,235 93	11,888 56	57,552 61	1,794 76	59,347 37	55.59	116,789 33	53,297 37	45.64
Scottish Union	119,619 37	4,320 43	115,298 94	59,506 68	603 63	56,790 41	2,112 64	58,903 05	51.09	121,815 09	58,748 36	48.23
Sea	73,844 37	5,679 01	68,165 36	42,247 73	784 21	40,580 51	883 01	41,463 52	60.83	71,411 96	43,758 52	61.27
Security	43,825 90	12,835 19	30,990 71	37,056 23	11,117 56	25,195 04	743 63	25,938 67	83.70	35,620 88	17,628 67	49.49
Sentinel	19,901 89	16,186 63	3,715 26	28,570 93	24,634 21	3,899 24	37 48	3,936 72	105.95	4,097 60	1,948 72	47.55
Southern Ins. Co., Ltd.	4,817 85	1,480 58	3,337 27	....	....	....	....	....	....	1,072 70	....	....
Springfield	92,576 40	20,426 79	72,149 61	107,922 24	39,014 57	67,127 94	1,779 73	68,907 67	95.51	93,674 47	55,493 67	59.24
State Assurance	18,026 47	2,606 44	15,420 03	9,994 38	695 10	9,067 56	231 72	9,299 28	60.30	17,883 02	5,502 28	30.77
Stuyvesant	91,608 32	....	91,608 32	63,952 82	....	63,147 32	805 60	63,952 82	69.81	103,395 54	59,673 82	57.71
Sun Insurance Office	332,627 64	35,173 19	297,454 45	160,333 04	16,525 98	139,712 31	4,094 75	143,807 06	48.82	302,339 00	122,934 14	40.66
Sussex Fire	16,614 70	248 05	16,366 65	13,059 91	....	12,929 54	130 37	13,059 91	79.80	12,723 29	15,904 91	125.01
Sea Fire and Life	11,817 56	375 64	11,441 92	3,516 69	320 40	3,113 89	82 40	3,196 29	27.93	8,147 80	3,085 29	37.86
Tokio Marine and Fire	22,627 33	5,495 43	17,131 90	40,322 24	14,394 88	25,702 87	224 49	25,927 36	151.34	17,644 63	33,967 36	192.51
Toronto General Ins. Co.	169,244 89	57,137 92	112,106 97	144,815 49	23,226 46	117,840 79	3,748 24	121,589 03	109.43	191,387 58	128,036 64	66.89
Trans-Canada	53,067 38	23,853 14	29,214 24	37,213 26	16,922 41	19,878 40	412 42	20,290 82	69.45	27,370 33	23,691 82	86.56
Travelers Fire	7,631 76	....	7,631 76	317 75	....	310 75	7 00	317 75	4.16	3,982 25	4,908 75	123.27
Union Assurance Society	198,291 57	36,977 97	161,313 60	99,020 11	11,945 68	85,067 26	2,007 17	87,074 43	53.97	176,643 13	103,814 43	58.77
Union Fire of Paris	58,401 40	5,029 83	53,371 57	28,748 53	12 26	27,631 00	1,105 27	28,736 27	53.84	53,361 99	24,244 83	45.43
Union of Canton	108,788 18	11,142 44	97,645 74	63,635 99	3,781 79	58,809 34	1,044 86	59,854 20	61.29	114,855 27	46,992 20	40.91
United British	57,436 63	8,029 54	49,407 09	46,833 80	7,987 21	37,647 46	1,199 13	38,846 59	78.63	58,360 07	45,909 22	78.67
United States Fire	152,697 26	4,013 83	148,683 43	89,842 55	3,743 99	86,098 56	....	86,098 56	57.91	154,927 38	65,354 56	42.18
Universal	36,712 83	6,907 87	29,804 96	18,351 77	4,080 06	14,020 45	251 26	14,271 71	47.88	27,707 78	13,744 95	49.61
Virginia	6,351 07	3,840 79	2,510 28	....	....	....	....	....	....	1,43512	2,161 30	150.60
Wellington	320,388 75	117,570 99	202,817 76	192,159 88	710,018 81	118,118 33	3,022 74	121,141 07	59.73	193,319 57	105,471 41	54 56

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1930—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Westchester Fire	47,977 44	15,629 00	32,348 44	41,749 54	15,724 01	25,728 35	297 18	26,025.53	80.45	35,583 02	25,214 80	70.86
Western Assurance	433,526 77	99,129 27	334,397 50	233,809 33	45,350 15	183,431 68	5,027 50	188,459 18	56.36	346,397 53	173,681 18	50.14
Westminster Fire Office	7,816 09	7,816 09	......	6,722 52	6,722 52	......	......	......	......	......	......	......
World Fire and Marine	49,922 58	1,952 78	47,969 80	20,261 15	1,301 29	18,616 99	342 87	18,959 86	39.52	46,184 35	9,067 07	19.63
World Marine	67,871 15	7,674 73	60,196 42	18,740 33	357 77	17,473 18	909 38	18,382 56	30.54	63,318 79	44,209 56	69.82
Yangtsze	28,414 60	360 50	28,054 10	27,420 56	60 18	26,758 77	601 61	27,360 38	97 52	29,030 19	28,547 34	98.34
Yorkshire	113,673 80	5,023 39	108,650 41	79,660 51	11,285 59	66,288 22	2,086 70	68,374 92	62.92	113,139 59	72,796 92	64.34
Totals	21,669,652 59	3,968,337 42	17,701,315 17	12,561,703 09	2,155,848 83	10,158,843 60	247,010 66	10,405,854 26	58.78	18,269,556 71	10,049,719 32	55.01
FARMERS' MUTUALS						c.						
Algoma	14,239 81	235 25	14,004 56	10,468 07	......	9,624 19	843 88	10,468 07	74.74	......	......	......
Amherst	1,343 49	......	1,343 49	......	......	......	......	......	......	......	......	......
Ayr	21,440 62	994 76	20,445 86	19,965 82	6 03	19,959 79	......	19,959 79	97.62	......	......	......
Bay of Quinte	21,628 36	1,016 43	20,611 93	12,325 40	1,320 00	10,939 50	65 90	11,005 40	53.39	......	......	......
Bertie and Willoughby	18,352 74	1,282 46	17,070 28	13,172 18	1,500 00	11,512 18	160 00	11,672 18	68.38	......	......	......
Blanshard	9,801 00	1,259 05	8,541 95	23,524 84	3,105 50	20,321 84	97 50	20,419 34	239.04	......	......	......
Blenheim North	10,159 59	858 35	9,301 24	3,907 25	160 00	3,747 25	......	3,747 25	40.29	......	......	......
Brant	22,146 57	2,222 56	19,924 01	28,794 05	6,729 39	21,990 36	74 30	22,064 66	110.75	......	......	......
Canadian Millers'	37,510 97	......	37,510 97	27,621 09	......	27,621 09	......	27,621 09	73.63	......	......	......
Caradoc Farmers'	11,914 14	465 56	11,448 58	6,681 26	......	6,638 26	43 00	6,681 26	58.35	......	......	......
Clinton	14,383 85	240 00	14,143 85	12,208 74	......	12,178 74	30 00	12,208 74	86.32	......	......	......
Culross	6,730 73	571 40	6,159 33	7,312 45	40 67	7,247 78	24 00	7,271 78	118.07	......	......	......
Derehain and West Oxford	15,079 81	3,688 55	11,391 26	20,804 58	4,304 50	16,381 48	118 60	16,500 08	144.85	......	......	......
Dorchester North and South	32,641 34	4,890 07	27,751 27	41,154 32	4,315 44	36,838 88	......	36,838 88	132.75	......	......	......
Downie	8,580 71	941 95	7,638 76	10,746 39	2,311 19	8,280 90	154 30	8,435 20	110.42	......	......	......
Dufferin Farmers'	29,193 44	2,265 23	26,928 21	39,200 91	1,126 16	37,868 45	206 30	38,074 75	141.40	......	......	......
Dumfries N. and Waterloo S.	52,799 15	2,643 23	50,155 92	41,335 59	3,022 50	38,178 29	134 80	38,313 09	76.39	......	......	......
Dunwich	16,674 59	220 80	16,453 79	11,710 95	......	11,607 65	103 30	11,710 95	71.17	......	......	......
Easthope South	17,739 29	......	17,739 29	41,322 94	......	41,058 57	264 37	41,322 94	232.95	......	......	......
Ekfrid	13,245 21	190 78	13,054 43	13,119 16	......	12,993 16	126 00	13,119 16	100.50	......	......	......
Elma	21,783 04	......	21,783 04	29,074 40	......	28,977 90	96 50	29,074 40	133.47	......	......	......
Eramosa	7,962 17	1,883 45	6,078 72	4,095 60	30 40	4,053 20	12 00	4,065 20	66.87	......	......	......
Erie	14,069 08	1,874 72	12,194 36	10,928 77	......	10,928 77	......	10,928 77	89.63	......	......	......
Farmers' Central	181,766 74	30,902 53	150,864 21	198,578 12	33,411 00	162,678 02	2,489 10	165,167 12	109.48	......	......	......
Farmers' Union	96,535 17	5,534 25	91,000 92	112,255 53	15,196 59	96,028 64	1,030 30	97,058 94	106.66	......	......	......
Formosa	40,105 38	7,942 06	32,163 32	35,889 73	10,272 20	25,150 93	466 60	25,617 53	79.65	......	......	......
Germania	35,229 15	8,700 32	26,528 83	47,391 43	12,649 34	34,425 49	316 60	34,742 09	130.96	......	......	......
Glengarry	33,521 52	2,316 20	31,205 32	34,901 56	2,970 26	31,418 10	513 20	31,931 30	102.33	......	......	......
Grand River	12,479 65	752 00	11,727 65	11,822 86	6,063 60	5,759 26	......	5,759 26	49.10	......	......	......
Grenville Patron	50,620 41	......	50,620 41	28,791 35	......	28,453 90	337 45	28,791 35	56.88	......	......	......
Grey and Bruce	24,778 36	4,226 76	20,551 60	33,194 95	3,473 47	29,430 11	291 37	29,721 48	144.61	......	......	......
Guelph Township	2,850 63	226 25	2,624 38	556 00	10 50	545 50	......	545 50	20.77	......	......	......
Halton Union	30,336 20	5,790 95	24,545 25	23,362 22	3,779 40	19,418 02	164 80	19,582 82	79.78	......	......	......
Hamilton Township	17,553 58	1,394 88	16,158 70	14,242 82	122 23	13,988 59	132 00	14,120 59	87.39	......	......	......

Hay Township	15,713 25	......	15,713 25	3,650 14	......	3,576 24	73 90	3,650 14	23.23	......	......	......
Hopewell Creek	2,171 84	......	2,171 84	......	......	......	......	......	......	......	......	......
Howard	56,675 00	678 10	55,996 90	26,357 03	......	26,232 73	124 30	26,357 03	47.07	......	......	......
Howick	63,432 65	12,840 88	50,591 77	60,114 25	15,864 32	44,127 76	122 17	44,249 93	87.46	......	......	......
Kent and Essex	83,045 95	1,870 45	81,175 50	66,950 98	......	66,597 98	353 00	66,950 98	82.48	......	......	......
Lambton	52,992 29	1,499 50	51,492 79	43,652 36	63 10	43,019 11	570 15	43,589 26	84.65	......	......	......
Lanark County	79,956 04	422 95	79,533 09	83,707 52	......	82,533 02	1,174 50	83,707 52	105.25	......	......	......
Lennox and Addington	14,304 92	627 44	13,677 48	9,737 28	134 24	9,514 44	88 60	9,603 04	70.21	......	......	......
Lobo	7,225 01	234 00	6,991 01	9,498 13	1,700 00	7,746 88	51 25	7,798 13	111.54	......	......	......
London Township	9,413 10	151 20	9,261 90	11,076 10	......	10,998 10	78 00	11,076 10	119.59	......	......	......
McGillivray	3,776 39	95 62	3,680 77	4,314 92	......	4,274 82	40 10	4,314 92	117.22	......	......	......
McKillop	23,001 32	1,384 52	21,616 80	18,194 25	......	18,105 75	88 50	18,194 25	84.17	......	......	......
Maple Leaf	64,797 62	6,225 70	58,571 92	57,458 25	7,315 60	49,849 65	293 00	50,142 65	85.61	......	......	......
Nichol	24,645 75	608 36	24,037 39	26,880 07	1,000 00	25,579 67	300 40	25,880 07	107.67	......	......	......
Nissouri	22,687 04	1,121 28	21,565 76	20,763 92	1,285 77	19,353 15	125 00	19,478 15	90.32	......	......	......
Norfolk	15,107 40	360 87	14,746 53	6,471 18	......	6,471 18	......	6,471 18	43.88	......	......	......
North Kent	15,501 37	188 80	15,312 57	16,216 22	1,091 89	15,004 83	119 50	15,124 33	98.77	......	......	......
Oneida	5,816 52	464 40	5,352 12	2,143 90	......	2,143 90	......	2,143 90	40.06	......	......	......
Ontario Threshermen's	10,376 89	......	10,376 89	8,416 68	......	8,147 07	269 61	8,416 68	81.11	......	......	......
Osgoode	17,469 39	652 43	16,816 96	9,910 53	1,371 00	8,466 53	73 00	8,539 53	50.78	......	......	......
Otter	27,430 47	2,711 49	24,718 98	20,638 25	4,999 60	15,530 35	108 30	15,638 65	63.27	......	......	......
Oxford	8,051 42	1,732 08	6,319 34	3,433 79	146 25	3,276 54	11 00	3,287 54	52.03	......	......	......
Peel County	70,606 77	7,254 00	63,352 77	63,647 88	3,432 50	59,182 48	1,032 90	60,215 38	95.20	......	......	......
Peel and Maryborough	36,020 44	795 93	35,224 51	33,394 80	......	33,012 90	381 90	33,394 80	94.80	......	......	......
Prescott	43,960 92	5,111 90	38,849 02	70,809 96	9,495 70	60,948 51	365 75	61,314 26	157.83	......	......	......
Puslinch	5,271 30	......	5,271 30	3,624 35	......	3,580 50	43 85	3,624 35	68.75	......	......	......
Saltfleet and Binbrook	16,005 84	627 75	15,378 09	20,949 00	1,500 00	19,299 00	150 00	19,449 00	126.47	......	......	......
Southwold	10,922 18	1,184 28	9,737 90	5,924 92	790 90	5,134 02	......	5,134 02	52.72	......	......	......
Sydenham	117,682 30	5,689 94	111,992 36	168,776 33	10,697 23	157,246 91	832 19	158,079 10	141.15	......	......	......
Townsend	11,036 20	397 20	10,639 00	7,850 50	......	7,841 50	9 00	7,850 50	73.79	......	......	......
Usborne and Hibbert	22,018 00	......	22,018 00	26,431 52	......	26,309 52	122 00	26,431 52	120.05	......	......	......
Walpole	9,490 55	525 90	8,964 65	10,948 55	2,700 00	8,235 05	13 50	8,248 50	92.02	......	......	......
Waterloo North	81,301 78	2,485 98	78,815 80	86,851 90	39 00	86,309 50	503 40	86,812 90	110.15	......	......	......
Wawanosh West	32,242 88	628 50	31,614 38	33,963 24	1,187 70	32,314 54	461 00	32,775 54	103.67	......	......	......
Westminister Township	12,340 54	530 12	11,810 42	9,856 17	......	9,727 17	129 00	9,856 17	83.45	......	......	......
Williams East	9,633 82	569 96	9,063 86	7,144 60	1,611 22	5,481 38	52 00	5,533 38	61.04	......	......	......
Yarmouth	11,938 49	1,022 43	10,916 06	10,326 65	1,013 45	9,263 20	50 00	9,313 20	85.32	......	......	......
Totals	2,059,260 13	156,224 76	1,903,035 37	2,040,547 45	183,359 84	1,840,680 67	16,506 94	1,857,187 61	97.59	......	......	......
ASSOCIATED NEW ENGLAND FACTORY MUTUALS												
American Mut. Fire Ins. Co., Providence, R.I.	35,659 67	......	35,659 67	1,199 52	......	1,199 52	......	1,199 52	3.36	37,993 79	1,382 01	3.64
Arkwright Mut. Fire Ins. Co., Boston, Mass.	83,024 40	......	83,024 40	2,177 78	......	2,177 78	......	2,177 78	2.62	89,148 85	4,467 39	5.01
Blackstone Mut. Fire Ins. Co., Providence, R.I.	64,124 27	......	64,124 27	1,858 18	......	1,858 18	......	1,858 18	2.83	63,267 75	2,813 04	4.40
Boston Mfrs. Mut. Fire Ins. Co., Boston, Mass.	113,542 73	......	113,542 73	2,864 17	......	2,864 17	......	2,864 17	2.52	118,147 89	6,069 59	5.13
Cotton & Woollen Mfrs. Mut. Ins. Co., Boston, Mass.	22,369 90	......	22,369 90	510 22	......	510 22	......	510 22	2.28	21,631 79	616 10	2.85
Enterprise Mut. Fire Ins. Co., Providence, R.I.	35,659 68	......	35,659 68	1,199 53	......	1,199 53	......	1,199 53	3.36	37,993 79	1,382 02	3.64
Fall River Mfrs. Mut. Ins. Co., Fall River, Mass.	41,860 54	......	41,860 54	866 57	......	866 57	......	866 57	2.07	42,842 67	1,880 57	4.39
Firemen's Mut. Ins. Co., Providence, R.I.	86,349 80	......	86,349 80	2,618 14	......	2,618 14	......	2,618 14	3.03	91,629 00	3,627 01	3.95

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1930—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Hope Mut. Fire Ins. Co., Providence, R.I.	28,578 25		28,578 25	1,046 80		1,046 80		1,046 80	3.66	27,341 01	1,092 15	3.99
Industrial Mut. Ins. Co., Boston, Mass.	10,687 38		10,687 38	222 79		222 79		222 79	2.08	10,369 89	269 74	2.60
Keystone Mut. Fire Ins. Co., Philadelphia, Pa.	13,288 86		13,288 86	452 66		452 66		452 66	3.45	14,092 70	441 61	3.16
Manton Mut. Fire Ins. Co., Philadelphia, Pa.	12,380 59		12,380 59	420 97		420 97		420 97	3.44	12,255 51	409 92	3.34
Manfrs. Mut. Fire Ins. Co., Providence, R.I.	59,432 77		59,432 77	1,999 20		1,999 20		1,999 20	3 36	63,322 98	2,303 33	3.64
Mechanics Mut. Fire Ins. Co., Providence, R.I.	35,659 68		35,659 68	1,199 54		1,199 54		1,199 54	3.36	37,993 79	1,382 02	3.64
Mercantile Mut. Fire Ins. Co., Providence, R.I.	18,178 90		18,178 90	551 19		551 19		551 19	3.03	19,289 65	763 58	3.95
Merchants Mut. Fire Ins. Co., Providence, R.I.	31,249 61		31,249 61	1,078 96		1,078 96		1,078 96	3.40	29,542 12	1,560 56	5.50
Mill Owners Mut. Fire Ins. Co., Chicago, Ill.	3,160 02		3,160 02	542 61		542 61		542 61	17.17	3,323 51	542 61	16.33
Narragansett Mut. Fire Ins. Co., Providence, R.I.	9,089 46		9,089 46	275 60		275 60		275 60	3.03	8,794 05	381 79	4.34
National Mut. Assurance Co. Philadelphia, Pa.	4,012 21		4,012 21	132 41		132 41		132 41	3.30	2,958 20	132 41	4.47
Paper Mill Mut. Ins. Co., Boston, Mass.	11,988 69		11,988 69	212 04		212 04		212 04	1.77	11,112 57	533 26	4.80
Philadelphia Mfrs. Mut. Fire Ins. Co., Philadelphia, Pa.	28,689 55		28,689 55	785 17		785 17		785 17	2.73	26,134 31	733 73	2.80
Protection Mut. Fire Ins. Co., Chicago, Ill.	4,407 36		4,407 36	813 93		813 93		813 93	18.47	5,209 67	813 93	15.62
Rhode Island Mut. Fire Ins. Co., Providence, R.I.	59,432 78		59,432 78	1,999 20		1,999 20		1,999 20	3.36	63,322 98	2,303 33	3.64
Rubber Mnfrs. Mut. Ins. Co., Boston, Mass.	21,739 16		21,739 16	497 76		497 76		497 76	2.29	21,159 81	599 64	2.83
Standard Mut. Fire Ins. Co., Philadelphia, Pa.	311 77		311 77	180 22		180 22		180 22	57.60	538 94	180 22	33.44
State Mut. Fire Ins. Co., Providence, R.I.	71,319 38		71,319 38	2,399 05		2,399 05		2,399 05	3.36	75,987 56	2,764 01	3.64
What Cheer Mut. Fire Ins. Co., Providence, R.I.	29,440 90		29,440 90	1,046 56		1,046 56		1,046 56	3.55	27,627 36	1,091 91	3.95
Worcester Mnfrs. Mut. Ins. Co., Worcester, Mass.	38,104 52		38,104 52	966 16		966 16		966 16	2.54	43,636 21	2,079 54	4.76
Totals	973,740 83		973,740 83	30,116 93		30,116 93		30,116 93	3.09	1,006,668 35	42,617 02	4.23

OTHER MUTUALS												
Central Manufacturers	18,275 89	...	18,275 89	14,088 39	...	14,088 39	...	14,088 39	77.08	18,468 49	12,959 45	70.17
Hardware Dealers	104,881 90	1,211 25	103,670 65	46,771 19	...	46,171 25	599 94	46,771 19	45.11	99,512 32	46,371 19	46.60
Lumbermen's Mutual Ins.	24,721 23	...	24,721 23	31,244 53	...	31,244 53	...	31,244 53	126.39	24,067 63	30,609 53	127.18
Mill Owners	96,652 48	8,733 44	87,919 04	136,086 95	6,280 90	128,858 31	947 74	129,806 05	147.64	83,727 89	143,810 54	171.76
Minnesota Implement	104,881 90	1,211 25	103,670 65	46,771 19	...	46,171 25	599 94	46,771 19	45.11	99,512 32	46,371 19	46.60
Northwestern Mutual	239,771 88	22,655 83	217,116 05	120,427 74	3,462 78	114,358 90	2,606 06	116,964 96	53.87	220,573 55	104,336 19	47.30
Retail Hardware	104,881 90	1,211 25	103,670 65	46,771 19	...	46,171 25	599 94	46,771 19	45.11	99,512 32	46,371 19	46.60
United Mutual	35,581 54	7,838 66	27,742 88	26,585 32	3,360 97	22,936 04	288 31	23,224 35	83.71	25,162 35	31,365 91	124.40
Totals	729,648 72	42,861 68	686,787 04	468,746 50	13,104 65	449,999 92	5,641 93	455,641 85	66.34	670,536 87	462,195 19	68.93
CASH MUTUALS (Without Share Capital)												
Economical	275,396 27	42,241 90	233,154 37	150,073 03	23,126 53	124,778 14	2,168 36	126,946 50	54.45	228,410 23	126,910 13	55.56
Gore District	297,484 34	47,525 04	249,959 30	148,521 40	32,291 04	114,628 26	1,602 10	116,230 36	46.50	289,181 70	119,765 74	41.42
Millers' National	112,086 16	...	112,086 16	81,049 89	...	79,987 88	1,062 01	81,049 89	73.25	103,226 10	77,838 89	75.40
Perth	291,452 56	65,018 94	226,433 62	233,961 77	57,544 43	173,554 26	2,863 08	176,417 34	77.91	243,827 95	164,584 70	67.50
Portage La Prairie	...	...	...	...	...	...	...	...	...	...	...	...
Waterloo	338,972 25	57,408 52	281,563 73	234,477 25	39,644 39	192,755 35	2,077 51	194,832 86	69.19	300,322 34	206,355 14	68.71
Wawanesa	9,917 18	...	9,917 18	...	...	...	...	...	...	9,917 18	...	...
Totals	1,325,308 76	212,194 40	1,113,114 36	848,083 34	152,606 39	685,703 89	9,773 06	695,476 95	62.48	1,174,885 50	695,454 60	59.19
CASH MUTUALS (With Share Capital)												
Commerce Mutual	11,201 09	...	11,201 09	11,999 01	...	11,833 26	165 75	11,999 01	107.12	7,726 68	11,999 01	155.29
Stanstead and Sherbrooke	97,731 09	14,346 03	83,385 06	80,147 69	15,971 15	63,362 66	813 88	64,176 54	76.96	75,002 27	64,373 99	85.83
Totals	108,932 18	14,346 03	94,586 15	92,146 70	15,971 15	75,195 92	979 63	76,175 55	80.53	82,728 95	76,373 00	92.32
RECIPROCAL EXCHANGES												
Affiliated Underwriters	24,112 80	...	24,112 80	8,915 18	...	8,736 13	179 05	8,915 18	36.97	22,542 52	8,915 18	39.55
American Exchange Underwriters	4,514 52	...	4,514 52	5 74	...	3 74	2 00	5 74	.13	5,404 05	5 74	.11
Canners Exch. Subscribers	9,313 15	...	9,313 15	...	...	...	...	...	...	9,209 90	...	...
Epperson Underwriters	2,747 30	...	2,747 30	...	...	...	...	...	...	4,707 93	...	...
Equitable Fire Underwriters	2,165 75	...	2,165 75	785 18	...	773 18	12 00	785 18	35.71	2,019 21	35 18	1.74
Fireproof-Sprinklered Underwriters	4,229 48	...	4,229 48	...	...	...	...	...	...	2,659 20	...	...
Individual Underwriters	42,332 18	...	42,332 18	67,836 32	...	67,250 15	586 17	67,836 32	160.25	41,136 00	55,070 74	133.87
Inter-Insurers Exchange	728 97	...	728 97	...	...	...	...	...	...	580 88	...	...
Lumbermen's Underwriting Alliance	142,476 24	...	142,476 24	43,300 32	...	42,986 07	314 25	43,300 32	30.39	134,517 37	40,159 55	29.85
Manufacturing Lumbermen's Underwriters	77,072 39	...	77,072 39	7,466 35	...	7,371 60	94 75	7,466 35	9.69	71,660 61	4,966 35	6.93
Metropolitan Inter-Insurers	20,014 37	...	20,014 37	31,188 44	...	30,721 91	466 53	31,188 44	155.83	18,421 23	31,403 94	170.48
National Lumber Manfrs. Inter-Insurers Exchange	12,422 38	...	12,422 38	4,249 87	...	4,203 12	46 75	4,249 87	34.20	9,920 76	3,528 86	35.67
New York Reciprocal Underwriters	25,594 12	...	25,594 12	1,365 68	...	1,318 93	46.75	1,365 68	5.33	23,736 44	1,705 68	7.18
Reciprocal Exchange	772 20	...	772 20	...	...	...	...	...	...	780 38	...	...
Tornado Inter-Insurance Exchange	2,704 10	...	2,704 10	...	...	...	...	...	...	2,077 67	...	...
Underwriters Exchange	2,306 09	...	2,306 09	...	...	...	...	...	...	3,487 50	...	...
Warner Reciprocal Insurers	170 90	...	170 90	...	...	...	...	...	...	426 67	...	...
Totals	373,676 94	...	373,676 94	165,113 08	...	163,364 83	1,748 25	165,113 08	44.19	353,888 32	145,791 22	41.20

RECAPITULATION

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
RECAPITULATION												
Joint Stock Companies.....	21,669,652 59	3,968,337 42	17,701,315 17	12,561,703 09	2,155,848 83	10,158,843 60	247,010 66	10,405 854 26	58.78	18,269,556 71	10,049,719 32	55.01
Mut. Insurance Corporations												
(a) Farmers' Mutuals....	2,059,260 13	156,224 76	1,903,035 37	2,040,547 45	183,359 84	1,840,680 67	16,506 94	1,857,187 61	97.59	....	....	......
(b) Associated New England Factory Mutuals.	973,740 83	....	973,740 83	30,116 93	....	30,116 93	....	30,116 93	3.09	1,006,668 35	42,617 02	4.23
(c) Other Mutuals.......	729,648 72	42,861 68	686,787 04	468,746 50	13,104 65	449,999 92	5,641 93	455,641 85	66.34	670,536 87	462,195 19	68.93
Cash Mutual Insurance:												
(a) Without Share Capital	1,325,308 76	212,194 40	1,113,114 36	848,083 34	152,606 39	685,703 89	9,773 06	695,476 95	62.48	1,174,885 50	695,454 60	59.19
(b) With Share Capital...	108,932 18	14,346 03	94,586 15	92,146 70	15,971 15	75,195 92	979 63	76,175 55	80.53	82,728 95	76,373 00	92.32
Reciprocal Exchanges.......	373,676 94	....	373,676 94	165,113 08	....	163,364 83	1,748 25	165,113 08	44.19	353,888 32	145,791 22	41.20

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1930

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross incl. adjustment expense	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Aetna Casualty												
Aetna Insurance Co.	3,597 05		3,597 05	1,072 08		1,006 58	65 50	1,072 08	28.90	2,890 48	1,073 68	37.14
Alliance	36,396 05		36,396 05	24,502 46		19,619 97	4,882 49	24,502 46	67.32	51,968 75	18,736 46	36.05
Alliance Ins. Co. of Phila.	3,002 25		3,002 25	7,587 54		7,242 90	344 64	7,587 54	252.73	2,798 60	6,858 79	245.08
American Alliance												
American Automobile Fire	235,170 47		235,170 47	93,430 79		87,572 00	5,858 79	93,430 79	39.73	231,212 52	96,061 66	41.54
American Automobile Insur.	586,829 48		586,829 48	262,490 79		226,928 44	35,562 35	262,490 79	44.73	528,110 07	281,880 05	53.38
American Home Fire	826 08		826 08	19 63		14 63	5 00	19 63	2.37	495 65	19 63	3.96
American Insurance	11,754 51	6,088 14	5,666 37	14,102 39		12,052 52	2,049 87	14,102 39	248 88	9,173 44	13,475 39	146.89
Anglo-Scottish Ins. Co.	31,644 62	1,107 55	30,537 07	13,777 16		13,777 16		13,777 16	45.11	26,094 63	15,661 51	60.00
Bankers Indemnity												
British America	146,117 81	1,827 37	144,290 44	60,914 60	1,360 87	46,785 99	12,767 74	59,553 73	41.27	139,652 65	51,162 23	36.63
British Canadian	24,065 00	267 00	23,798 00	6,933 16	86 17	5,970 24	876 75	6,846 99	28.77	22,659 08	10,621 99	46.88
British Colonial Fire	35,839 00	173 09	35,665 91	18,244 14	417 71	13,147 97	4,678 46	17,826 43	49.98	38,763 23	10,061 13	25.95
British Crown	−1,052 02	−287 25	−764 77	3,154 24	738 64	2,107 44	308 16	2,415 60		−764 77	121 60	
British Empire Assurance	94,982 52	820 67	94,161 85	37,811 03	2,856 83	28,694 81	6,259 39	34,954 20	37.12	91,483 78	26,329 20	28.78
British General Insurance	9,700 76	253 56	9,447 20	10,616 80	222 52	9,620 69	773 59	10,394 28	110.02	10,989 06	9,634 53	87.67
British Northwestern												
British Oak	7,637 77		7,637 77	1,479 83		1,168 51	311 32	1,479 83	19.38	4,834 71	1,794 83	37.13
British Traders Ins.	70,872 12		70,872 12	86,876 96		71,887 04	14,989 92	86,876 96	122.58	109,727 26	51,079 96	46.55
Camden Fire	1,602 40		1,602 40	285 40		273 90	11 50	285 40	17.81	963 84	285 40	29.61
Canada Accident & Fire	106,715 65	66 46	106,649 19	29,880 19	1,073 91	24,721 23	4,085 05	28,806 28	27.01	84,258 30	42,041 28	49.89
Canada Security	22,785 02	506 96	22,278 06	10,252 60		9,237 93	1,014 67	10,252 60	46.02	27,933 66	8,357 60	29.92
Canadian Fire	75,014 25	1,148 81	73,865 44	31,263 57	574 15	27,176 94	3,512 48	30,689 42	41.55	70,919 53	30,053 18	42.38
Canadian General	135,080 10	9,648 35	125,431 75	74,044 16	3,674 70	61,612 92	8,756 54	70,369 46	56.10	123,504 09	71,118 40	57.58
Canadian Indemnity	58,412 87	697 68	57,715 19	39,263 58	2,303 28	34,179 30	2,781 00	36,960 30	64.03	55,480 30	38,415 37	69.24
Canadian Surety	45,931 85	3,477 47	42,454 38	19,630 02	1,547 25	15,220 97	2,861 80	18,082 77	42.60	39,068 99	24,214 83	61.98
Car & General	8,405 03	161 41	8,243 62	6,007 22	73 87	5,154 99	778 36	5,933 35	71.97	8,666 72	3,851 35	44.44
Casualty Co. of Canada	92,355 41	2,502 02	89,853 39	24,042 88	10 92	23,564 51	467 45	24,031 96	26.74	79,772 89	33,557 96	42.07
Central Insurance Co.	4,990 31	155 37	4,834 94	202 05		202 05		202 05	4.18	3,696 17	802 05	21.70
Century Indemnity	20,345 61		20,345 61	9,597 16		8,011 59	1,585 57	9,597 16	47.17	13,285 84	13,917 16	104.75
Century Insurance	109,570 86	7,051 87	102,518 99	45,754 89	1,289 22	44,465 67		44,465 67	43.37	93,300 14	49,805 89	53.38
Columbia Insurance	691 62		691 62	367 74		367 74		367 74	53.17	702 97	409 74	58.28
Commercial Union Assur. Co.	28,245 17	1,120 77	27,124 40	14,873 93	436 25	12,279 56	2,158 12	14,437 68	53.23	25,544 68	11,821 43	46.28
Continental Casualty	54,182 30	70 02	54,112 28	25,177 07		22,652 94	2,524 13	25,177 07	46.53	52,007 41	23,207 94	44.62
Continental Insurance Co.	673 41		673 41	133 43		86 65	46 78	133 43	19.81	642 07	83 43	12.99
Cornhill	16,561 54		16,561 54	8,816 33		7,626 08	1,190 25	8,816 33	53.23	15,154 34	9,093 83	60.01
Dominion Fire	59,311 12	48,248 17	11,062 95	14,528 99	12,785 80	1,666 14	77 05	1,743 19	15.75	7,086 93	1,843 19	26.00
Dom. of Can. Gen. Ins. Co.	507,278 38	20,136 05	487,142 33	167,767 57	1,554 05	164,240 00	1,973 52	166,213 52	34.12	465,098 52	144,390 67	31.04
Eagle Star and British Dom.	−509 31	−74 95	−434 36	5,573 97	94 00	5,289 70	190 27	5,479 97		−434 36	1,454 97	
Employers Liabili y	371,691 27	1,187 05	370,504 22	160,854 81	868 91	137,612 45	22,373 45	159,985 90	41.18	367,221 80	152,459 90	41.50
Federal Insurance Co.	1,700 90		1,700 90							1,024 45		
Fidelity & Cas. Co. of N.Y.	82 26		82 26							82 26		
Fidelity Ins. of Canada	91,941 87	3,625 60	88,316 27	44,831 79		40,672 05	4,159 74	44,831 79	50.76	83,150 14	55,019 40	66.16

Fidelity Phoenix Fire of N.Y.	167 21		167 21	50 91		37 31	13 60	50 91	30.45	243 90	50 91	20.87
Fire Ass'n. of Philadelphia	13,852 23	21 72	13,830 51	37,099 91		28,359 40	8,740 51	37,099 91	268.24	22,312 26	14,888 64	66.73
Firemen's Ins. of Newark												
First National												
*Franklin Fire of Philadelphia												
General Accident	306,522 01	−78 04	306,600 05	128,345 94	2,912 50	114,598 29	10,835 15	125,433 44	40.91	301,880 54	152,544 99	50.53
General Accident, Fire & Life	32,472 74		32,472 74	8,803 88	129 00	8,061 83	613 05	8,674 88	26.71	31,820 93	6,012 76	18.89
General Casualty	37 67		37 67							22 60		
General Casualty of Paris	20,614 90	109 88	20,505 02	4,926 94		4,112 54	814 40	4,926 94	24.02	15,946 96	4,714 94	29.57
General Exchange	152,792 92		152,792 92	89,851 38		81,854 50	7,996 88	89,851 38	58.81	165,231 56	95,907 38	58.04
General Insurance	70 75		70 75							41 56		
General Reinsurance	1,001 29		1,001 29	626 68		626 68		626 68	62.59	600 77	626 68	104.31
Glens Falls	7,571 24		7,571 24	4,751 09		4,049 68	701 41	4,751 09	53.49	6,397 15	5,290 09	82.69
Globe Indemnity Co.	249,017 04	27,077 18	221,939 86	111,005 60	14,503 70	86,310 50	10,191 40	96,501 90	43.48	213,822 12	106,600 69	49.85
Globe & Rutgers Fire	99,842 24	190 32	99,651 92	59,883 22		52,917 50	6,965 72	59,883 22	60.09	107,131 23	45,942 12	42.88
Great American	223 34		223 34							247 58		
Guardian	60,243 12	1,484 22	58,758 90	81,817 95	183 24	73,098 89	8,535 82	81,634 71	138.83	74,343 58	73,243 71	98.52
Guildhall Insurance Co	104,900 26	−131 25	105,031 51	52,756 80		46,309 66	6,447 14	52,756 80	50.23	98,550 88	51,055 80	51.81
Halifax Fire	210,059 29		210,059 29	50,192 89		44,150 55	6,042 34	50,192 89	23.90	200,325 52	100,393 61	50.88
Hand-in-Hand	10,397 27	619 29	9,777 98	2,425 60	173 70	1,970 05	281 85	2,251 90	23.03	8,955 20	1,907 65	21.30
Hartford Acc. and Indemnity	59,162 51	1,984 06	57,178 45	16,888 38	194 62	14,483 40	2,210 36	16,693 76	29.20	53,549 25	28,200 39	52.66
Hartford Fire	12,891 87		12,891 87	2,607 31		2,477 29	130 02	2,607 31	20.22	13,320 72	2,739 81	20.57
Home Indemnity												
Home Insurance	133,171 75		133,171 75	94,259 88		84,988 45	9,271 43	94,259 88	70.78	171,598 42	90,979 88	52.91
*Homestead Fire												
Hudson Bay	1,764 80	1,764 80		714 89	714 89							
Imperial Assurance												
Imperial Guar. and Accident	78,932 52	5,995 89	72,936 63	34,271 90	1,763 73	29,002 75	3,505 42	32,508 17	44.57	69,745 13	31,141 17	44.65
Imperial Insurance Office	25,675 24	−106 93	25,782 17	6,624 94	170 77	5,768 06	686 11	6,454 17	25.03	21,351 03	7,324 17	35.05
Indemnity of N. A.	8,856 00		8,856 00	1,068 05		1,068 05		1,068 05	12.06	6,908 69	2,657 05	38.46
Insurance Co. of N. A.	3,123 03		3,123 03	4,189 36		3,173 51	1,015 85	4,189 36	134.14	3,362 04	2,432 01	72.34
LaSalle Fire	656 47	214 38	442 09							266 59		
Law, Union and Rock	50,626 91	4,360 65	46,266 26	19,673 42	330 22	19,343 20		19,343 20	41.81	48,329 47	10,568 20	21.87
Legal & Gen. Assur. Society												
Liverpool & London & Globe	50,132 82	1,860 08	48,272 74	13,424 19	83 11	13,200 66	140 42	13,341 08	27.63	44,062 32	21,634 08	49.10
Liverpool-Manitoba	21,048 88	776 68	20,272 20	6,767 47	124 84	6,511 94	130 69	6,642 63	32.76	19,213 25	8,199 93	42.68
Lloyds Casualty	46,913 44		46,913 44	8,562 25		7,077 60	1,484 65	8,562 25	18.25	29,325 59	22,592 25	77.03
London Assurance	12,467 37	343 37	12,124 00	3,543 75	24 20	2,977 27	542 28	3,519 55	29.03	10,336 15	3,138 55	30.36
London Canada	28,572 84	2,350 76	26,222 08	9,309 98		7,984 60	1,325 38	9,309 98	35.50	24,377 44	9,749 71	39.99
London Guar. and Accident	145,677 65		145,677 65	69,450 17		59,102 32	10,347 85	69,450 17	47.67	144,347 51	84,050 17	58.23
London & Lancs. Guar. & Ac.	184,038 16	22,187 21	161,850 95	83,461 16	12,378 96	71,082 20		71,082 20	43.92	163,756 14	77,712 20	47.46
London & Lancshire Ins.	44,939 92	1,243 20	43,696 72	25,602 96	3,506 02	19,491 78	2,605 16	22,096 94	50.57	38,099 14	18,003 30	47.25
London & Provincial	10,050 27		10,050 27	3,887 77		3,029 87	857 90	3,887 77	38.68	10,873 24	9,987 77	91.86
London & Scottish	4,559 88		4,559 88	1,821 80		1,472 56	349 24	1,821 80	39.95	4,323 12	1,791 80	41.45
Marine Insurance	859 35	190 17	669 18	94 81		57 31	37 50	94 81	14.17	852 04	52 50	6.16
Maryland Casualty Co.	34,615 48		34,615 48	5,127 91		5,127 91		5,127 91	14.81	31,039 54	8,434 08	27.17
Merchants Casualty Co.	74,207 30	365 10	73,842 20	39,476 54	10 28	31,983 53	7,482 73	39,466 26	53.44	74,206 16	34,356 76	46.30
Merchants and Employers	69,206 56	4,715 75	64,490 81	12,752 46		11,082 17	1,670 29	12,752 46	19.77	50,444 28	14,676 71	29.09
Merchants Fire	10,224 45	1,407 30	8,817 15	3,732 68	68 27	3,320 53	343 88	3,664 41	41.56	8,739 35	2,731 41	31.25
Merchants Marine	916 91	−25 50	942 41	194 90		186 08	8 82	194 90	20.68	1,288 84	−59 10	
Mercury	31,473 53		31,473 53	16,586 65		13,590 98	2,995 67	16,586 65	52.70	34,032 61	14,501 04	42.61
Metrolpolitan Casualty	49,873 03		49,873 03	5,892 88		5,020 02	872 86	5,892 88	11.81	31,026 01	19,357 88	62.39
Motor Union	57,563 18	1,376 05	56,187 13	29,079 54	19 90	24,397 68	4,661 96	29,059 64	51.72	57,845 08	20,270 49	35.04
Mount Royal	34,252 13		34,252 13	29,274 59		23,123 25	6,151 34	29,274 59	85.47	37,719 07	15,909 57	42.18
National-Ben Franklin	1,074 50		1,074 50	2,399 20		2,274 55	124 65	2,399 20	223.28	1,087 47	2,226 74	204.76
National Fire												
*National Liberty												

*All reinsured with Home Insurance Co.

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1930—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross, incl. adjustment expense	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
National Union Fire	299,418 96		299,418 96	170,651 69		167,400 36	3,251 33	170,651 69	57.00	236,500 16	231,489 28	98.03
National Union Indem. Co.	43,518 59		43,518 59	16,135 74		13,427 29	2,708 45	16,135 74	37.07	36,404 16	18,018 94	49.49
Newark Fire	24,239 83		24,239 83	13,151 45		12,252 54	898 91	13,151 45	54.26	30,641 88	14,611 45	47.68
New Jersey												
New York Casualty	8,632 05	16 62	8,615 43	16,853 24		14,198 81	2,654 43	16,853 24	195.62	10,183 36	17,216 24	169.06
New York Indemnity	27,622 00	375 28	27,246 72	3,167 57	216 07	2,407 69	543 81	2,951 50	10.46	19,730 15	5,428 97	27.52
New York Underwriters	144 81	126 71	18 10	76 33	66 80	8 54	99	9 53	52.65	123 98	2 03	1.64
Niagara Fire	6,587 59		6,587 59	546 88		470 98	75 90	546 88	8.30	3,992 74	1,606 88	40.25
North British & Merc.	71,126 92		71,126 92	32,200 16		28,268 76	3,931 40	32,200 16	45.27	66,677 22	37,812 16	56.71
Northern Assurance Co.	74,705 89	306 93	74,398 96	27,698 91	273 64	22,406 00	5,019 27	27,425 27	36.86	71,921 16	27,682 27	38.49
Northwestern National	4,305 96		4,305 96	2,420 82		2,210 73	210 09	2,420 82	56.22	7,916 58	728 79	9.20
Norwich Union	244,116 31		244,116 31	134,296 28		118,561 36	15,734 92	134,296 28	55.01	241,374 95	130,573 28	54.10
Occidental Fire	7,488 78	367 24	7,121 54	2,235 07		2,043 72	191 35	2,235 07	31.38	6,981 58	4,345 07	62.24
Ocean Accident and Guar.	328,845 35	4,495 88	324,349 47	141,434 99	1,661 90	126,854 32	12,918 77	139,773 09	43.09	322,540 36	141,923 09	44.00
Pacific Coast	24,171 39	976 93	23,194 46	9,537 06		9,537 06		9,537 06	41.12	23,435 53	14,715 42	62.79
Palatine	13,197 44	1,350 46	11,846 98	5,262 89	387 71	4,185 55	689 63	4,875 18	41.15	11,943 14	3,964 33	33.19
Phoenix Assurance	22,497 55		22,497 55	9,812 72		8,088 37	1,724 35	9,812 72	43.61	22,780 13	7,067 72	31.02
Phoenix Ins. of Hartford	8,492 92		8,492 92	7,445 28		6,137 59	1,307 69	7,445 28	87.66	12,136 24	6,064 03	49.97
Pilot	565,577 75		565,577 75	162,805 59		151,933 90	10,871 69	162,805 59	28.79	453,734 49	224,322 07	49.44
Preferred Accident	64,862 19	70 00	64,792 19	39,598 92		39,598 92		39,598 92	61.12	63,186 24	32,108 15	50.81
Providence Washington												
Provident	61,034 49	1,708 09	59,326 40	43,679 30		42,123 30	1,556 00	43,679 30	73.62	56,517 04	44,543 69	78.81
Provincial	59,752 89		59,752 89	21,482 31		16,164 04	5,318 27	21,482 31	35.95	55,901 30	24,352 21	43.56
Prudential Assurance	23,444 18	592 58	22,851 60	4,769 47	11 50	4,372 08	385 89	4,757 97	20.82	19,984 30	8,702 97	43.55
Queen Insurance	5,332 81		5,332 81	2,185 20		2,093 55	91 65	2,185 20	40.98	5,295 52	2,525 20	47.68
Queensland	2,677 53	50 31	2,627 22	60 13		32 63	27 50	60 13	2.29	2,423 08	225 63	9.31
Railway Passengers	42,440 32		42,440 32	16,782 69		13,956 38	2,826 31	16,782 69	39.54	41,794 27	14,317 69	34.26
Royal Exchange	56,836 35	6,456 41	50,379 94	21,875 83	3,116 88	16,548 47	2,210 48	18,758 95	37.24	43,215 15	16,067 95	37.18
Royal Insurance	138,983 35	289 46	138,693 89	52,725 18		45,679 99	7,045 19	52,725 18	38.01	134,728 31	67,995 18	50.47
Saint Paul Fire and Mutual	18,201 55		18,201 55	9,806 87		8,152 41	1,654 46	9,806 87	53.88	21,850 43	6,937 01	31.75
St. Paul Mercury Indemnity	25,032 04	1,001 29	24,030 75	36,255 54	626 68	26,587 82	9,041 04	35,628 86	148.26	28,272 70	32,665 25	115.54
Scottish Metropolitan	36,935 14	59 46	36,875 68	11,684 00		7,666 21	4,017 79	11,684 00	31.68	36,759 42	19,054 00	51.83
Scottish Union & National	11,963 33	−31 89	11,995 22	3,434 98	53 33	2,792 65	589 00	3,381 65	28.19	9,549 06	5,175 65	54.20
Security Ins. of New Haven	2,498 94	31 76	2,467 18	3,853 06		3,216 59	636 47	3,853 06	156.17	2,789 83	3,303 06	118.39
Southern	6,927 03	172 23	6,754 80	889 90		889 90		889 90	13.17	4,052 88	2,404 90	59.33
Springfield Fire and Mutual												
Stuyvesant	39,607 00		39,607 00	3,427 11		3,215 19	211 92	3,427 11	8.65	24,342 16	3,987 11	12.23
Sun Insurance Office	35,042 61	−825 43	35,868 04	13,804 00	301 29	11,223 66	2,279 05	13,502 71	37.66	35,947 82	12,175 21	33.87
Toronto General	208,390 19	26,582 29	181,807 90	120,740 16	22,216 52	88,197 04	10,326 60	98,523 64	54.19	212,583 40	106,426 64	50 06
Trans-Canada	96,694 39	748 08	95,946 31	33,495 90		28,757 22	4,738 68	33,495 90	34.91	74,146 23	39,095 84	52.72
Travelers Fire	28,237 58		28,237 58	1,614 42		1,613 54	88	1,614 42	5.72	17,467 77	2,172 02	12.43
Travelers Indemnity Co.	226,981 21		226,981 21	121,107 14		99,783 78	21,323 36	121,107 14	53.36	221,722 05	137,236 73	61.90
Union Assurance Society	26,913 53	957 39	25,956 14	14,168 41	2,014 30	10,577 13	1,576 98	12,154 11	46.82	23,206 51	16,029 11	69.07
Union Ins. Socity of Canton	128,220 04		128,220 04	62,737 01		53,059 21	9,677 80	62,737 01	40.91	123,460 44	54,443 01	44.10
United British	38,403 26	2,640 91	35,762 35	18,085 59	34 30	16,015 16	2,036 13	18,051 29	50.48	32,271 80	10,646 54	32.99

United States Casualty												
United States Fid. & Guar.	115,547 06	377 85	115,169 21	54,500 48		46,083 44	8,417 04	54,500 48	47.32	104,162 70	60,047 99	57.65
United States Fire												
Virginia Fire and Mutual	213 84	9 50	204 34							130 52		
Western Assurance	196,378 73	2,551 26	193,827 47	82,930 76	2,010 85	68,619 55	12,300 36	80,919 91	41.75	183,293 58	75,194 41	41.02
Westminster Fire Office												
World Fire and Marine	9,152 11		9,152 11	2,538 47		2,399 47	139 00	2,538 47	27.73	6,242 15	2,768 87	44.35
World Marine & General	43,368 82	21,684 41	21,684 41	18,461 44	9,230 72	8,025 26	1,205 46	9,230 72	42.57	20,422 66	5,921 72	29.00
Yorkshire	81,317 15	1,139 63	80,177 52	20,128 56	434 26	16,177 28	3,517 02	19,694 30	24.56	75,024 18	22,969 30	30.62
Zurich Gen. Acc. & Liability	130,358 21	49 93	130,308 28	68,499 04		56,657 50	11,841 54	68,499 04	52.57	133,658 99	67,379 04	50.41
MUTUALS												
Central Manufacturers	30,836 37		30,836 37	1,951 43		1,951 43		1,951 43	6.32	28,744 92	2,011 62	6.99
Hardware Dealers	450 36		450 36	703 93		694 10	9 83	703 93	156.30	408 94	703 93	172.14
Lumbermen's Mut. Casualty	173,545 31		173,545 31	43,022 97		41,805 06	1,217 91	43,022 97	24.79	152,417 78	49,765 47	32.65
Lumbermen's Mutal Ins.	711 59		711 59							560 69		
Minnesota Implement	450 36		450 36	703 93		694 10	9 83	703 93	156.30	408 94	703 93	172.14
Northwestern Mutual	13,144 44		13,144 44	5,792 65		5,449 00	343 65	5,792 65	44.07	12,693 64	4,988 56	39.30
Portage La Prairie Mutual												
Retail Hardware	450 36		450 36	703 93		694 10	9 83	703 93	156.30	408 94	703 93	172.14
Wawanesa Mutual	2,724 29		2,724 29							2,724 29		
RECIPROCALS												
Detroit Automobile Inter-Ins												
Totals	9,626,508 67	264,607 15	9,361,901 52	4,273,376 91	111,917 75	3,694,729 83	466,729 33	4,161,459 16	44.31	8,934,508 42	4,378,698 64	49.01

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Aetna Life	1,400 98		1,400 98	57 14		57 14		57 14	4.09	870 29	57 14	6.57
Alliance Assurance	5,425 34	161 47	5,263 87	4,608 32		4,570 96	37 36	4,608 32	87.55	5,322 21	4,465 32	83.90
Bankers Indemnity												
British America	3,044 72	200 58	2,844 14	369 07		369 07		369 07	12.98	2,873 70	−263 43	
British Canadian	2,167 67	93 47	2,074 20	452 99	11 75	426 24	15 00	441 24	21.27	2,103 99	741.24	35.23
British Empire	2,049 78	10 60	2,039 18	620 04	22 00	532 04	66 00	598 04	29.33	2,096 89	598 04	28.52
Canada Accident & Fire	31,594 90	3,388 03	28,206 87	11,487 22	87 18	11,325 60	74 44	11,400 04	40.41	27,366 93	7,910 04	28.90
Canadian Indemnity												
Canadian Surety	119 54	374 03	−254 49	123 57	74 28	49 29		49 29		42 53	24 29	57.11
Car and General	1,574 11	37 95	1,536 16	854 85		784 85	70 00	854 85	55.65	1,664 43	4,604 85	276.66
Casualty Co. of Canada	18,210 72	1,443 02	16,767 70	6,361 33	578 60	5,605 71	177 02	5,782 73	34.49	16,210 90	10,825 49	66.78
Century Indemnity	2,097 00		2,097 00	1,212 98		1,171 38	41 60	1,212 98	57.84	963 60	1,362 98	141.44
Century Insurance Co.	246 75		246 75	48 21		48 21		48 21	19.54	148 05	48 21	32.56
Commercial Union	1,281 75	13 20	1,268 55	23 21		23 21		23 21	1.83	1,140 18	23 21	2.03
Confederation												
Continental Casualty	134,875 80	617 97	134,257 83	55,167 05		54,662 15	504 90	55,167 05	41.09	144,144 50	55,956 93	38.82
Dom. of Canada General	198,711 70	15,448 11	183,263 59	77,397 92	5,481 54	71,339 31	577 07	71,916 38	39.24	186,155 40	83,816 05	45.02
Dominion Fire	1,390 85	1,390 85		153 56	153 56							
Employers' Liability	170,489 79	203 89	170,285 90	74,657 60	3,203 25	71,355 01	99 34	71,454 35	41.96	131,828 87	86,263 35	65.43
Fidelity & Casualty of N.Y.	68 82		68 82							68 82	103 15	149.86
Fidelity Insurance of Canada	8,577 99	4,469 15	4,108 84	2,687 35	653 22	2,026 63	7 50	2,034 13	49.50	5,100 79	1,884 13	36.93
General Accident of Canada	52,113 91	4,061 07	48,052 84	21,652 30	1,171 45	20,220 00	260 85	20,480 85	42.62	50,051 04	20,959 85	41.88
Gen. Accident, Fire & Life	3,290 68	310 80	2,979 88	1,095 03		1,080 88	14 15	1,095 03	36.75	2,442 80	1,745 03	71.43
General Casualty of Paris	8,015 15	101 50	7,913 65	2,392 75	455 20	1,927 97	9 58	1,937 55	24.48	6,879 33	2,325 55	33.81
Globe Indemnity	49,972 05	4,257 36	45,714 69	15,989 33	968 19	15,006 14	15 00	15,021 14	32.85	44,688 45	12,828 14	28.70
Guardian Ins. of Canada	7,086 46	516 49	6,569 97	2,311 30	574 26	1,653 05	83 99	1,737 04	26.43	5,896 43	2,474 04	41.96
Guildhall	1,814 87	12 94	1,801 93	411 57		411 57		411 57	22.84	1,711 68	486 57	22.44
Hartford Acc. & Indemnity	7,907 44	741 04	7,166 40	2,952 74		2,951 74	1 00	2,952 74	41.20	7,328 13	3,852 74	52.57
Home Indemnity												
Hudson Bay	25 00	25 00										
Imperial Guar. & Acc. Co.	57,818 42	3,945 24	53,873 18	20,393 60	1,630 25	18,674 35	89 00	18,763 35	34.83	55,388 64	10,927 35	19.73
Imperial Insurance Office	2,242 96	480 10	1,762 86	555 63	89 52	466 11		466 11	26.44	1,602 63	496 11	30.96
Indemnity Insurance of N.A.	1,050 45	153 32	897 13	71 43		71 43		71 43	7.96	661 49	71 43	10.80
Law, Union and Rock	8,057 41	735 16	7,322 25	4,065 91	311 17	3,754 74		3,754 74	51.28	7,950 41	3,089 74	38.86
Liverpool & London & Globe	7,813 39	387 67	7,425 72	2,276 67	66 50	2,210 17		2,210 17	29.76	7,448 38	7,722 17	103.68
Lloyds Casualty	684 40		684 40	248 12		227 60	20 52	248 12	36.25	423 24	298 12	70.43
London Guar. & Accident	39,029 22	4,260 48	34,768 74	17,354 43	1,555 64	15,743 90	54 89	15,798 79	45.44	38,349 99	19,477 79	50.79
London & Lancs. Guar & Ac.	42,644 19	4,844 31	37,799 88	23,308 76	1,571 50	21,737 26		21,737 26	57.51	39,896 28	12,922 26	32.39
London & Provincial	975 18	1 66	973 52	337 57	38 33	299 24		299 24	30.74	943 96	— 76	
London & Scottish	296 58	50 56	246 02							255 69		
Maryland Casualty	11,894 12	86 00	11,808 12	2,008 53		2,008 53		2,008 53	17.01	11,741 89	1,901 96	16.20
Merchants and Employers												

Metropolitan Casualty	2,027 80		2,027 80	153 56		153 56		153 56	7.57	1,233 71	163 56	13.25
Monarch Accident												
Motor Union	3,553 36	5 00	3,548 36	1,766 83		1,432 12	334 71	1,766 83	49.80	3,450 14	595 41	17.25
National Union Indem. Co.												
New York Casualty												
New York Indemnity	25 00		25 00							25 00		
North American Accident	2,940 86	109 36	2,831 50	1,277 25		1,277 25		1,277 25	45.11	2,764 45	1,036 25	37.47
North British & Mercantile	8,379 49		8,379 49	2,799 25		2,730 14	69 11	2,799 25	33.41	7,842 33	3,149 25	40.16
Northern Assurance	10,912 06	522 94	10,389 12	5,324 14	1,619 92	3,615 61	88 61	3,704 22	35.65	10,874 05	4,479 22	41.19
Norwich Union	36,527 96	4,528 51	31,999 45	16,357 61	2,826 80	13,274 32	256 49	13,530 81	42.28	32,817 51	12,517 81	38.14
Occidental Fire	228 60		228 60							195 22		
Ocean Accident & Guar.	120,464 15	19,906 39	100,557 76	74,528 10	13,706 68	60,667 55	153 87	60,821 42	60.48	107,226 98	71,661 42	66.83
Pilot	221 00		221 00							178 30		
Preferred Accident	19,363 70		19,363 70	4,435 24		4,435 24		4,435 24	22.90	19,013 91	4,490 26	23.08
Provident	3,588 46	385 84	3,202 62	3,166 99	455 89	2,604 60	106 50	2,711 10	84.65	3,365 04	2,466 10	73.29
Prudential Assur. Co. Ltd.	2,229 05	261 59	1,967 46	573 96		573 96		573 96	29.17	1,704 86	573 96	33.67
Queensland	525 62	97 95	427 67							638 10		
Railway Passengers	20,886 14		20,886 14	12,001 46		11,835 96	165 50	12,001 46	57.46	21,401 17	17,151 46	80.14
Royal Exchange	8,404 73	1,691 49	6,713 24	1,589 32	297 73	1,281 09	10 50	1,291 59	19.25	5,771 38	4,981 59	86.33
Royal Insurance	32,702 77	845 71	31,857 06	13,985 93		13,969 43	16 50	13,985 93	43.90	32,181 63	17,200 93	53.45
Scottish Metropolitan	3,973 79	518 22	3,455 57	1,035 55	128 09	878 14	29 32	907 46	26.26	3,493 00	907 46	25.98
Sun Insurance Office	3,976 99	343 28	3,633 71	1,424 80	281 71	1,143 09		1,143 09	31.46	3,846 18	1,301 43	36.20
Toronto General												
Travellers' Indemnity												
Travellers' Insurance	151,511 11		151,511 11	58,930 17		54,436 95	4,493 22	58,930 17	38.89	152,893 64	51,841 91	33.91
Union Assurance Society	4,954 81	615 60	4,339 21	687 35	7 16	664 40	15 79	680 19	15.67	4,080 84	4,565 19	111.89
Union of Canton	25,671 88	81 59	25,590 29	11,489 10		11,489 10		11,489 10	44.89	24,902 65	10,354 10	41.58
United States Fidelity	20,732 62	284 03	20,448 59	8,353 28		8,533 28		8,353 28	40.82	21,785 30	6,564 72	30.13
Western	9,398 80	653 77	8,745 03	4,966 37	5 78	4,858 09	102 50	4,960 59	56.72	8,670 63	4,178 09	48.19
World Marine and General	12,321 26	7,493 41	4,827 85	3,776 47	2,005 77	1,726 06	44 64	1,770 70	36.68	4,932 39	2,510 70	50.69
Yorkshire	12,528 66	556 67	11,971 99	3,876 76	307 44	3,569 32		3,569 32	29.81	11,556 87	4,469 32	38.67
Zurich	26,608 79	217 00	26,391 79	14,867 41	131 00	14,353 55	382 86	14,736 41	55.84	25,279 88	14,531 41	57.48
MUTUAL												
Lumbermen's Mut												
Metropolitan Life	73,664 73		73,664 73	29,763 00		29,763 00		29,763 00	40.40	70,295 76	31,209 14	44.40
Totals	1,504,384 28	91,941 37	1,412,442 91	630,837 98	40,471 36	581,877 29	8,489 33	590,366 62	41.80	1,394,204 46	632,899 77	45.39

ACCIDENT AND SICKNESS COMBINED

Aetna Life	8,097 17		8,097 17	3,920 74		3,920 74		3,920 74	48.42	7,713 84	4,825 74	62.56
Canadian Surety	−4 50	100 87	−105 37	201 42	193 92	7 50		7 50		8 85	−22 50	
Car & General												
Casualty Co. of Canada	164 53		164 53	56 66		56 66		56 66	34.44	164 53	56 66	34.44
Confederation Life Ass'n	3,233 44		3,233 44	721 88		721 88		721 88	22.32	2,074 44	721 88	23.94
Dom. of Canada General	12,746 53		12,746 53	3,208 28		3,202 28	6 00	3,208 28	25.17	12,746 53	3,208 28	25.17
General Accident of Canada	26,080 18		26,080 18	12,331 02		12,293 77	37 25	12,331 02	47.28	26,802 62	13,303 02	49.63
Home Indemnity												
Lloyd's Casualty	1,093 92		1,093 92							715 41	300 00	41.93
London Guar. & Accident	22,853 23	1,487 85	21,365 38	8,766 67		8,735 17	31 50	8,766 67	41.03	21,753 71	9,589 67	44.08
London Life	56,973 75		56,973 75	38,315 51		38,315 51		38,315 51	67.25	56,095 75	40,109 51	71.50
London & Provincial	2,218 62	142 61	2,076 01	2,799 81		2,799 81		2,799 81	134.86	2,293 45	1,499 81	65.40
Loyal Protective	146,410 07		146,410 07	78,487 84		78,487 84		78,487 84	53.61	146,745 16	71,487 84	48.72
Merchant's Casualty	105,784 94	639 67	105,145 27	47,270 83		46,590 33	680 50	47,270 83	45.00	106,484 65	40,959 03	38.46
Merchants & Employers	13,055 21	469 26	12,585 95	2,057 98		2,057 98		2,057 98	16.35	10,867 24	3,767 66	34.66
Metropolitan Casualty												
Metropolitan Life (Mutual)	212,291 61		212,291 61	129,234 00		129,234 00		129,234 00	60.88	212,831 98	126,538 51	59.45

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—*Continued*

ACCIDENT AND SICKNESS COMBINED—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Monarch Accident	72,468 08		72,468 08	47,827 18		47,802 43	24 75	47,827 18	65.90	75,461 78	49,210 18	65.21
New York Casualty												
North American Accident	20,544 35		20,544 35	4,859 46		4,859 46		4,859 46	23.65	20,544 35	4,859 46	23 65
Pilot	−24,575 08		−24,575 08	12,276 89		12,268 12	8 77	12,276 89		4,323 66	9,965 35	231.22
Protective Ass'n. of Canada	224,591 10		224,591 10	138,494 83		138,494 83		138,494 83	61.67	226,448 60	137,957 82	60.92
Preferred Accident												
Provident	6,293 10		6,293 10	4,401 79		4,236 29	165 50	4,401 79	69.62	6,334 84	4,421 79	69.80
Prudential Assurance	8 60		8 60							1 72		
Prudential Insurance	2,091 46		2,091 46	747 13		747 13		747 13	35.72	2,066 20	583 34	28.23
Queensland												
Ridgely Protective	79,560 92	5,698 77	73,862 15	45,723 97		45,723 97		45,723 97	61.90	72,979 17	45,158 97	61.88
Royal Exchange												
Toronto General	7,989 36	4,757 61	3,231 75	10,103 88	831 00	9,209 88	63 00	9,272 88	286.93	6,302 43	8,687 88	137.84
Union Assurance Society												
Yorkshire	16,016 98	428 67	15,588 31	8,082 09	516 55	7,565 54		7,565 54	48.53	14,814 55	7,065 54	47.69
Totals	1,015,987 57	13,725 31	1,002,262 26	599,889 86	1,541 47	597,331 12	1,017 27	598,348 39	59.70	1,036,475 46	584,255 44	56.37

AVIATION

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Aero Indemnity	6,564 92		6,564 92	511 25		511 25		511 25	7.81	7,291 29	10,511 25	144.16
Aero Insurance	7,795 95		7,795 95	32,019 81		30,795 94	1,223 87	32,019 81	410.72	9,062 57	32,019 81	353.30
Aetna Insurance												
Bankers Indemnity	917 71		917 71	5,000 00		5,000 00		5,000 00	544.83	3,749 10	10,000 00	268.04
Continental Insurance	2,306 33		2,306 33	17,479 46		16,950 82	528 64	17,479 46	757.89	1,702 76	22,542 46	1,323.88
Fidelity & Casualty of N.Y.	75 43		75 43							75 43		
Insurance Co. of N.A.												
Marine Insurance	3,445 34		3,445 34	17,616 09		16,956 87	659 22	17,616 09	511.30	8,546 84	25,202 59	294.88
Maryland Casualty												
National Fire of Hartford												
National Union Fire	67 66		67 66							40 60		
New York Indemnity												
Providence Washington												
Travellers Fire												
United States Fidelity												
United States Fire												
World Fire and Marine												
Totals	21,173 34		21,173 34	72,626 61		70,214 88	2,411 73	72,626 61	343.01	30,468 59	100,276 11	329.11

BOND

Alliance Assurance												
Fidelity and Casualty, N.Y.												
Imperial Insurance Office												
Maryland Casualty	11,885 24	538 75	11,346 49							8,316 55	500 00	6.01
New York Casualty												
New York Indemnity	396 13		396 13							246 22		
Pilot	3,860 31		3,860 31	74 77		74 77		74 77	1.93	2,423 04	−169 23	
Prudential Assurance										8 00		
Royal Exchange	4,089 89		4,089 89	113 63		113 63		113 63	2.79	3,145 29	−36 37	
Sun Insurance Office	909 56	200 50	709 06	778 90		153 90	625 00	778 90	109.85	625 73	778 90	124.48
Totals	21,141 13	739 25	20,401 88	967 30		342 30	625 00	967 30	4.74	14,764 83	1,073 30	7.27

BURGLARY

JOINT STOCK												
Acadia												
Alliance Assurance	2,641 64	154 62	2,487 02	157 83	49 15	108 68		108 68	4.37	3,058 97	8 68	0.28
American Surety	2,866 72		2,866 72	368 71		355 33	13 38	368 71	12.84	3,000 12	402 03	13.40
British America	2,780 15	290 08	2,490 07	93 30		93 30		93 30	3.75	2,218 22	193 30	8.71
British Canadian	385 28		385 28	62 97		62 97		62 97	16.34	177 97	−17 03	
British Empire	1,324 82	79 66	1,245 16	268 50		250 00	18 50	268 50	21.56	1,255 55	268 50	21.39
Canada Accident	11,259 51	1,315 64	9,943 87	443 42	37 50	405 92		405 92	4.08	8,185 44	545 92	6.66
Canadian General	8,538 65	1,721 72	6,816 93	1,300 28		1,250 28	50 00	1,300 28	19.07	5,098 15	1,300 28	25.50
Canadian Indemnity	7,711 13	444 45	7,266 68	1,269 18		1,239 18	30 00	1,269 18	17.46	7,227 49	999 18	13.82
Canadian Surety	12,898 71	5,312 71	7,586 00	2,453 15	737 24	1,687 10	28 81	1,715 91	22.62	11,000 51	1,524 27	13.86
Casualty Co. of Canada	22,357 36	4,294 08	18,063 28	4,915 45	480 59	4,434 86		4,434 86	24.55	18,858 07	3,862 15	20.48
Century Indemnity	1,616 40		1,616 40							1,255 37		
Century Insurance Co.	109 75		109 75							67 82		
Commercial Union	684 58	35 27	649 31	364 00		349 00	15 00	364 00	56.06	564 24	364 00	64.51
Continental Casualty	1,573 64		1,573 64	431 70		431 70		431 70	27.43	1,600 90	491 70	30.71
Dom. of Canada General	40,396 33	3,514 29	36,882 04	6,702 77		6,702 77		6,702 77	18.17	40,267 88	6,873 07	17.07
Employers Liability	20,201 02	61.48	20,139 54	3,415 95	83 50	3,203 70	128 75	3,332 45	16.56	21,181 31	2,907 45	13.72
Fidelity & Casualty of N.Y.	67 06	− 72	67 78							67.78		
Fidelity Ins. of Canada	11,416 98	1,263 60	10,153 38	3,938 30		2,893 70	1,044 60	3,938 30	38.79	11,054 12	3,293 30	29.79
Gen. Accident of Canada	35,517 25	5,403 64	30,113 61	5,425 17		5,375 17	50 00	5,425 17	18.02	35,595 23	4,154 12	11.67
Gen. Accident, Fire & Life	1,282 97		1,282 97	133 94		133 94		133 94	10.44	1,085 62	93 94	8.65
Gen. Casualty of Paris	1,401 13	44 49	1,356 64	200 50		200 50		200 50	14.77	1,345 67	200 50	14.91
General Re-insurance												
Globe Indemnity	4,404 55	707 00	3,697 55	731 62		685 50	46 12	731 62	19.79	4,464 06	976 62	21.88
Guardian Ins. of Canada	6,724 09		6,724 09	2,148 74		2,148 74		2,148 74	31.93	7,091 96	6,453 74	91.00
Hartford Acc. & Indem.	13,016 42	3,664 08	9,352 34	45 10		22 10	23 00	45 10	0.48	10,140 53	45 10	0.44
Home Indemnity												
Home												
Imperial Guar. & Acc.	2,396 31	256 33	2,139 98	89 50		89 50		89 50	4.18	1,635 58	−40 50	
Imperial Insurance Office	445 15	42 82	402 33	49 70		44 70	5 00	49 70	12.35	315 32	49 70	15.76
Indemnity of N.A.	430 02		430 02							189 87		
Law, Union and Rock	400 45	14 37	386 08	176 27	83 13	88 14		88 14	22.83	308 46	88 14	28.57
Liverpool & London & Globe	2,712 47	25 81	2,686 66	26 50		26 50		26 50	1.00	2,148 56	21 50	1.00
Lloyds Casualty	22,653 14		22,653 14	5,962 11		5,282 52	679 59	5,962 11	26.32	9,061 26	6,037 11	66.63
London Guar. & Accident	7,075 15	553 56	6,521 59	2,624 00	686 00	1,851 46	86 54	1,938 00	29.72	12,705 76	2,443 00	19.22
London & Lancs. G. & A.	6,255 21	1,124 77	5,130 44	1,064 17	481 02	583 15		583 15	11.37	5,895 33	683 15	11.59
London & Provincial	1,000 74	99 57	901 17							801 49		
London & Scottish	319 95		319 95	5 00			5 00	5 00	1.56	305 98	5 00	1.63

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930 ACCORDING TO CLASSES OF INSURANCE—*Continued*

BURGLARY—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Maryland Casualty	12,593 87		12,593 87	1,216 65		1,216 65		1,216 65	9.66	14,292 11	1,113 30	7.79
Metropolitan Casualty	588 38		588 38							315 55	175 00	55.45
National Surety	6,232 34		6,232 34	832 84		541 01	291 83	832 84	13.36	6,037 62	832 84	13.78
National Union Indemnity	182 42		182 42							172 58		
New York Casualty	62 50		62 50	17 50		12 50	5 00	17 50	28.00	74 07	17 50	23.63
New York Indemnity	498 08		498 08							464 50		
Niagara Fire												
North American Accident												
North British & Mercantile	7,680 15	263 44	7,416 71	3,465 18	303 46	3,161 72		3,161 72	42.63	7,287 24	3,001 72	41.19
Northern Assurance	21,394 71	801 79	20,592 92	7,434 13		7,118 74	315 39	7,434 13	36.10	21,944 33	8,151 13	37.14
Norwich Union Fire	12,995 09	414 15	12,580 94	1,914 70	158 25	1,737 25	19 20	1,756 45	13.96	13,063 41	919 45	7.04
Occidental Fire	270 49		270 49							195 16		
Ocean Accident & Guar	23,598 58	1,018 41	22,580 17	5,577 55	175 00	5,048 66	353 89	5,402 55	23.92	29,989 35	5,852 55	19.51
Phoenix Assurance	115 37		115 37							74 50		
Pilot	1,710 81		1,710 81	167 28		161 51	5 77	167 28	9.89	1,424 85	124 96	9.77
Preferred Accident	316 02		316 02							267 29		
Provident	194 37	25 25	169 12	93 25		90 25	3 00	93 25	55.13	312 11	93 25	29.87
Prudential Assurance	1,229 51	210 26	1,019 25	80 50		67 00	13 50	80 50	7.90	892 83	80 50	9.02
Queensland	76 28	17 60	58 68							36 78		
Railway Passengers	2,124 53		2,124 53	462 00		435 00	27 00	462 00	21.75	2,191 70	462 00	21.08
Royal Exchange	3,687 11		3,687 11	876 90		866 90	10.00	876 90	23.79	1,248 66	926 90	74.22
Royal Insurance	18,057 00	152.51	17,904 49	4,101 13		4,055 38	45 75	4,101 13	22.91	19,297 99	4,486 13	23.25
Sun Insurance Office	1,265 49	158 94	1,106 55	282 94		262 66	20 28	282 94	25.57	1,078 91	282 94	26 22
Toronto General	3,655 21	238 87	3,416 34	66 75		45 50	21 25	66 75	1.95	3,222 60	147 75	4.58
Travelers' Indemnity	52,811 41	1,559 73	51,251 68	4,331 13		3,966 67	364 46	4,331 13	8.45	57,625 16	6,434 08	11.16
Union Assurance Society	2,137 02		2,137 02	138 50		138 50		138 50	6.48	2,134 41	138 50	6.49
Union of Canton	744 98	27 00	717 98							205 81	425 00	206.50
United States Fidelity	24,516 33	−4,994 29	29,510 62	15,536 82	4,414 77	10,714 42	407 63	11,122 05	37.69	43,550 62	9,559 35	21.95
Western	7,348 06	446 36	6,901 70	1,431 22		1,398 22	33 00	1,431 22	20.74	6,500 55	1,096 22	16.86
World Marine & General	28,389 26	15,615 88	12,773 38	3,344 38	1,729 83	1,531 30	83 25	1,614 55	12.64	13,599 12	1,426 55	10.94
Yorkshire	8,771 94	711 58	8,060 36	1,063 60		1,031 22	32 38	1,063 60	13.20	7,889 16	1,213 60	15.38
Zurich	−639 81	150 00	−789 81	16,997 26		16,952 76	44 50	16,997 26		23,823 24	16,997 26	71.35
Totals	497,472 23	47,240 80	450,231 43	114,300 04	9,424 44	100,554 23	4,321 37	104,875 60	23.30	508,442 80	108,186 40	21.28

Credit

American Credit	102,924 75		102,924 75	50,719 31		46,574 21	4,145 10	50,719 31	49.28	100,320 60	50,719 31	50.55
National Surety	56,575 04		56,575 04	6,506 47		6,506 47		6,506 47	11.50	53,248 18	6,506 47	12.22
Totals	159,499 79		159,499 79	57,225 78		53,080 68	4,145 10	57,225 78	35.88	153,568 78	57,225 78	37.26

Explosion

Acadia												
American Home												
British Canadian												
British Empire												
California												
Camden												
Canadian General												
Canadian Surety												
Central Union												
Chicago Fire & Marine												
Citizens of N.J.												
Columbia												
Continental	96 95	−21 57	118 52							101 13		
Cosmopolitan												
Fidelity-Phoenix Fire	125 61		125 61							92 86		
First American	−7 19		−7 19							94		
Germanic												
Granite State												
Great American	−1 10		−1 10							−1 10		
Hanover Fire												
*Homestead Fire												
Imperial Assurance												
Imperial Guar. & Acc. Co.												
La Salle												
London-Canada												
London & Scottish												
Maryland	900 00		900 00							540 00		
Mercury												
Michigan Fire												
Milwaukee Mechanics Co.												
Minnesota Fire												
National Liberty												
National Liverpool												
New York Fire												
New Brunswick Fire												
North British & Merc. Co.												
Pearl												
Phoenix												
Republic Fire												
Rhode Island												
St. Paul Fire & Marine												
Sentinel Fire												
Southern												
Sussex Fire												
Svea Fire												

*All reinsured with the Home Insurance Co.

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—*Continued*

EXPLOSION—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK—Continued												
Trans-Canada												
Travellers Fire												
Universal												
Virginia												
Westchester Fire	1,021 38	634 01	387 37							99 01		
Westminster												
Totals	2,135 65	612 44	1,523 21							742 84		

FORGERY

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
JOINT STOCK												
California												
Canadian General	1,302 90	366 99	935 91	41 83		41 83		41 83	4.46	628 53	41.83	6.65
Canadian Indemnity	352 23	257 56	94 67							53 46		
Canadian Surety	7,214 42	1,229 13	5,985 29	394 25	250 32	143 43	50	143 93	2.40	2,623 78	175 93	6.71
Employers Liability				135 75		135 75		135 75			135 75	
General Indemnity	1,026 07		1,026 07							547 42		
Globe Indemnity	237 26		237 26							494 93		
Maryland Casualty												
Metropolitan Cas. of N.Y.										88 37		
National Surety	4,847 70		4,847 70	370 22		370 22		370 22	7.63	12,356 75	466 22	3.77
Royal Insurance	1,242 99	490 63	752 36	6 67		6 67		6.67	89	1,322 77	606 67	45.86
Toronto General	523 16		523 16							300 82		
United States Fidelity												
Totals	16,746 73	2,344 31	14,402 42	948 72	250 32	697 90	50	698 40	4.85	18,416 83	1,426 40	7.74

GUARANTEE

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Aetna Casualty	1,098 36		1,098 36	751 03		751 03		751 03	68.38	1,098 36	351 03	31.96
Alliance Assurance	5,084 09	913 13	4,170 96	25,398 97		21,713 49	3,685 48	25,398 97	608.95	8,883 74	15,903 97	179.02
American Surety	28,479 64		28,479 64	64,408 93		62,508 70	1,900 23	64,408 93	226.15	25,638 05	197,450 70	770.47
British America	3,529 56	1,299 50	2,230 06	495 90		346 70	149 20	495 90	22.24	2,264 38	559 90	24.73
British Canadian	4,574 21		4,574 21	1,105 37		1,036 77	68 60	1,105 37	24.17	2,897 30	4,655 37	160.68
British Empire	177 32		177 32							239 62		
Canada Accident and Fire	4,416 47	627 19	3,789 28	3,087 47	152 81	2,609 66	325 00	2,934 66	77.45	3,640 81	43,234 66	1,178.83
Canadian General	46,396 10	14,931 16	31,464 94	1,751 11		1,547 29	203 82	1,751 11	0.56	26,475 06	1,403 26	5.30

Canadian Indemnity	23,566 72	1,425 94	22,140 78	6,269 44	1,374 21	4,667 46	227 77	4,895 23	22.10	22,581 55	1,795 23	7.94
Canadian Surety	131,636 31	43,638 78	87,997 53	95,267 51	68,403 72	26,349 59	514 20	26,863 79	30.53	83,646 57	46,721 54	55.85
Casualty of Canada	15,422 94	3,983 57	11,439 37	30,573 56	17,764 51	12,019 04	790 01	12,809 05	111.97	11,709 77	17,457 05	149.08
Century Indemnity	462 50		462 50							406 01		
Century Insurance	95 00		95 00							57 00		
Dom. of Canada General	116,234 89	23,931 49	92,303 40	69,841 21	9,471 69	58,305 35	2,064 17	60,369 52	65.40	89,408 28	66,281 32	74.13
Employers' Liability	66,278 64	12,424 67	53,853 97	29,072 80	9,185 97	19,724 79	162 04	19,886 83	36.92	43,884 83	30,481 83	69.45
Fidelity & Casualty of N.Y.											257 00	
Fidelity Ins. of Canada	86,141 03	27,907 92	58,233 11	45,896 07	18,912 33	24,950 20	2,033 54	26,983 74	46 33	56,925 27	28,047 34	49.38
General Acc. of Canada	76,233 76	6,779 07	69,454 69	70,113 79	138 58	68,716 07	1,259 14	69,975 21	100.75	78,647 08	75,380 21	95.85
General Casualty of Paris	598 50		598 50							498 54		
Globe Indemnity	6,996 87	704 59	6,292 28	6,053 01	1,765 59	3,785 17	502 25	4,287 42	68.15	5,448 74	5,187 42	95.19
Guarantee Co. of N.A.	63,913 21	4,973 17	58,940 04	13,416 12	−59 90	13,146 40	329 62	13,476 02	22.86	64,097 31	7,581 02	11.83
Guardian Ins. of Canada	5,993 17	552 01	5,441 16	800 26		703 26	97.00	800 26	14.70	5,102 30	800 26	15.68
Hartford Acc. & Indemnity	2,858 14		2,858 14	7 50			7 50	7 50	0.26	3,128 41	7 50	0.24
Home Indemnity												
Hudson Bay	15 00	15 00										
Imperial Guar. & Acc.	33,193 33	920 29	32,273 04	13,176 56		12,470 52	706 04	13,176 56	40.83	30,496 56	11,934 56	39.13
Imperial Insurance Office	202 90	61 32	141 58							168 52		
International Fidelity	1,933 50		1,933 50	707 45		707 45		707 45	36.59	2,052 27	479 70	23.37
Law, Union and Rock	460 22		460 22							385 67		
Liverpool London & Globe	2,819 63	51 25	2,768 38	3,339 20		3,339 20		3,339 20	120.63	2,077 08	2,839 20	136.68
Lloyds Casualty	10,377 68		10,377 68	1,146 81		523 65	623 16	1,146 81	11.05	6,602 56	3,421 81	51.84
London Guarantee & Acc.	76,844 85	8,644 15	68,200 70	16,197 29	415 27	15,349 62	432 40	15,782 02	23.14	76,476 32	12,157 02	15.90
London & Lancs. G. & A.	51,694 65	14,703 21	36,991 44	8,642 49	760 00	7,882 49		7,882 49	21.31	47,553 76	15,712 49	33.04
London & Provincial	196 25		196 25	4,746 15		4,746 15		4,746 15	2,418.42	175 58	9,746 15	5,550.83
London and Scottish												
Maryland Casualty	10,472 68		10,472 68	2,002 41		2,002 41		2,002 41	19.12	9,571 72	571 88	5.97
Merchants & Employers	6,708 72		6,708 72							1,655 77		
Metropolitan Casualty												
National Surety	72,417 71	1,992 47	70,425 24	22,316 96		19,658 85	2,658 11	22,316 96	31.69	77,872 88	27,188 05	34.91
New York Casualty	66.00		66 00	2 85			2 85	2 85	4.32	35 62	8,868 07	24,896.10
New York Indemnity	12,993 02	127 50	12,865 52							9,272 51	11,000 00	118.63
North British & Mercantile	1,691 55	22 53	1,669 02	1,022 41		1,012 41	10.00	1,022 41	61.26	1,779 94	762 41	42.83
Northern Assurance	2,815 62	609 79	2,205 83	1,907 10		199 75	1,707 35	1,907 10	86.46	2,297 20	7,205 10	313.65
Norwich Union Fire	9,604 97	1,642 03	7,962 94	683 60	173 90	487 85	21 85	509 70	6.40	8,970 66	−685 30	
Ocean Acc. & Guarantee	27,331 14	7,637 67	19,693 47	7,727 63	862 21	6,321 57	543 85	6,865 42	34.86	21,014 22	9,615 42	45.75
Pilot												
Provident	215 99		215 99	15 00		15 00		15 00	6.94	560 73	15 00	2.67
Prudential Assurance Co.	150 00	40 00	110 00							91 00		
Railway Passengers	1,891 00	35 00	1,856 00	3,556 86		2,996 01	560 85	3,556 86	191.65	2,701 52	3,896 86	144.25
Royal Exchange	858 56		858 56	628 77		566 52	62 25	628 77	73.22	722 93	628 77	87.00
Royal Insurance	15,942 79	1,584 86	14,357 93	2,962 77	119 32	2,496 64	346 81	2,843 45	19.80	10,902 93	5,358 45	49.15
Scottish Metropolitan	885 57	265 76	619 81	270 00		270 00		270 00	43.56	707 59	270 00	38.16
Sun Insurance Office	962 27	220 36	741 91							741 22		
Toronto General	12,654 84	778 73	11,876 11	664 61		555 81	108 80	664 61	5.59	10,271 12	−1,705 39	
United States Fidelity	186,510 01	36,512 50	149,997 51	69,429 07		64,113 81	5,315 26	69,429 07	46.28	173,370 45	48,255 07	27.83
Union of Canton												
Western	9,782 57	512 38	9,270 19	320 61	106 90	96 67	117 04	213 71	2.31	9,368 10	1,393 71	14.88
World Marine & General	3,225 19	1,997 00	1,228 19	399 51	199 75	199 76		199 76	16.26	1,282 65	394 76	30 77
Yorkshire	1,236 47	60 00	1,176 47	751 71		738 05	13 66	751 71	63.90	1,566 82	826 71	52.76
Totals	1,246,342 11	222,525 99	1,023,816 12	626,927 87	129,746 86	469,631 16	27,549 85	497,181 01	48.56	1,047,424 88	723,707 11	69.09

TABLE XIII.—CASUALTY AND MISCELLANEOUS (Other Than Automobile) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—*Continued*

HAIL

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Guardian Assurance Co.												
Home	779 21		779 21	187 20		175 00	12 20	187 20	24.02	779 21	187 20	24.02
London-Canada												
Mercury												
New York												
Westminster												
Totals	779 21		779 21	187 20		175 00	12 20	187 20	24.02	779 21	187 20	24.02

INLAND MARINE

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Aetna												
Alliance of Philadelphia												
Automobile	6,343 96		6,343 96	7,508 38		7,349 28	159 10	7,508 38	118.35	5,520 24	7,508 38	136.01
British America												
British Canadian												
British Empire												
China Fire												
Commercial Union	2,412 06		2,412 06	286 68		286 68		286 68	11.88	2,352 18	286 68	12.19
Columbia												
Continental Insurance												
Eagle Star and Brit. Dom.	3,171 98		3,171 98	3,754 19		3,674 64	79 55	3,754 19	118.35	5,166 02	3,754 19	72.67
Federal Insurance Co.												
Fidelity-Phoenix Fire of N.Y												
Fire Association of Phila.	10,378 54	219 57	10,158 97	8,977 34	687 34	8,290 00		8,290 00	81.60	6,888 80	7,247 00	105.20
Fireman's Fund												
General Acc. Fire and Life												
Gen. Cas. Ins. Co. of Paris.												
Globe and Rutgers												
Guildhall												
Hand-in-Hand												
Hartford Fire	43 02		43 02							43 02		
Home	46,603 84	524 05	46,079 79	14,496 44		14,496 44		14,496 44	33.63	46,079 79	15,346 44	33.63
Imperial Guar. & Acc. Co.												
Insurance Co. of N.A.	24,704 28	19,140 84	5,563 44	29,258 39	8,873 99	20,384 40		20,384 40	366.40	5,563 44	−8,215 60	
Liverpool & London & Globe												
Marine Insurance	29 18		29 18							29 18		

*New Brunswick Fire												
Providence-Washington	5,717 06	1,398 41	4,318 65	2,531 38	170 19	2,361 19		2,361 19	54.67	4,318 65	3,636 19	84.20
Royal Exchange	3,171 97		3,171 97	3,754 20		3,674 65	79 55	3,754 20	118.35	3,171 97	3,754 20	118.35
Royal Insurance	15,068 78		15,068 78	5,393 55		5,393 55		5,393 55	35.79	15,068 78	7,788 55	51.68
St. Paul Fire and Marine	33,763 25		33,763 25	5,791 09		5,791 09		5,791 09	17.15	33,763 25	6,621 11	19.61
Scottish Metropolitan				−1,912 69	−1,627 34	−285 35		−285 35			−411 35	
Standard Marine	8,616 97	3,746 71	4,870 26	2,665 23	990 89	1,674 34		1,674 34	34.37	5,346 23	−932 66	
Tokio Marine and Fire	10,796 40	637 43	10,158 97	8,926 08	636 08	8,290 00		8,290 00	81.60	11,434 36	7,248 00	63.39
Toronto General												
Travellers Fire												
Union of Canton												
United States Fire	10,447 11	288 14	10,158 97	9,242 87	667 52	8,575 35		8,575 35	84.41	10,158 97	7,659 35	75.39
U.S. Mer. & Shippers	11,422 90	1,141 00	10,281 90	8,361 78	666 49	7,695 29		7,695 29	74.84	11,556 27	7,871 29	68.11
Western Assurance												
Yorkshire												
Totals	192,691 30	27,096 15	165,595 15	109,034 91	11,065 16	97,651 55	318 20	97,969 75	59.16	166,461 15	69,161 77	41.55

*All reinsured with the Home Insurance Co.

Inland Transportation

JOINT STOCK												
Aetna	14,372 57		14,372 57	1,825 72		1,730 39	95 33	1,825 72	12.70	11,630 11	1,825 72	15.69
Agricultural												
Alliance of Philadelphia	22,687 97		22,687 97	7,727 07		7,727 07		7,727 07	34.06	22,936 32	8,302 07	36.18
American & Foreign	438 28		438 28							438 28		
American Home												
Automobile	9,234 58		9,234 58	22 20		22 20		22 20	0.24	9,834 50	22 20	0.23
British America	20,324 28	3,151 78	17,172 50	2,920 30	389 45	2,530 85		2,530 85	14.74	14,100 53	3,226 85	22.88
British Canadian												
British Empire												
British Oak	819 20	33 75	785 45	712 00		707 00	5 00	712 00	90.65	552 72	712 00	128.82
Canada Security										23 00		
Canadian General	1,282 75		1,282 75							942 15		14.01
Canadian Indemnity	160 60		160 60							360 29		
Century	1,524 63		1,524 63							914 78		
Columbia	9,129 15	1,526 20	7,602 95	1,783 18	171 83	1,611 35		1,611 35	21.19	7,563 81	1,551 35	20.51
Connecticut Fire	53 40		53 40							38 19		
Continental Insurance	5,993 05	1,092 19	4,900 86	560 67		470 49	90 18	560 67	11.44	4,084 96	766 67	18.77
Dom. of Canada General	8,361 39	448 60	7,912 79	2,754 00		2,754 00		2,754 00	34.80	7,491 73	2,465 50	32.91
Eaton, T. General	14,857 46		14,857 46	349 35		349 35		349 35	2.35	14,857 46	349 35	2.35
Federal Insurance	38 50		38 50							23 10		
Fidelity-Phoenix Fire	2,127 03		2,127 03	154 58		107 04	47 54	154 58	7.27	1,947 52	154 58	7.94
Fire Association of Phila.	17,600 46	427 96	17,172 50	2,596 46	65 61	2,530 85		2,530 85	14.74	14,543 73	3,223 85	22.17
Fireman's Fund Ins. Co.	7,519 93	504 04	7,015 89	892 18	108 90	783 28		783 28	11.16	6,330 94	809 28	13.26
First American	1,043 30		1,043 30	84.11		61 71	22.40	84.11	8.06	904 98	84 11	9.29
First National												
Gen. Acc. Fire & Life	5,477 07		5,477 07	30 00		30.00		30.00	0.55	5,498 70	−20 00	
Glens Falls	5,662 33	66 10	5,596 23	8,720 73		8,470 04	250 69	8,720 73	155.83	4,989 69	8,767 88	175.72
Globe Indemnity												
Globe & Rutgers	897 46		897 46	85 28		85 28		85 28	9.50	675 09	81 65	12.09
Great American	247 46	36 85	210 61	−216 11		−233 56	17 45	−216 11		165 20	216 11	
Guardian Ins. of Canada	1,642 72		1,642 72	78 00		78 00		78 00	4.74	1,313 19	78 00	5.94
Hartford Fire	30,197 16		30,197 16	15,252 26		15,252 26		15,252 26	50.51	29,914 35	14,742 92	49.28
Home	18,838 07		18,838 07	2,018 57		1,963 85	54 72	2,018 57	10.72	18,109 56	1,957 57	10.81
Imperial Guar. & Acc. Co.												
Insurance Co. of N.A.	49,644 35	1,255 84	48,388 51	72,378 42		72,359 73	18 69	72,378 42	149.58	50,924 46	73,778 42	144.88
Insurance Co. of Penn.												
Liverpool & London & Globe	661 62		661 62	18 82	4 70	14 12		14 12	2.14	661 62	14 12	2.14

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930 ACCORDING TO CLASSES OF INSURANCE—*Continued*

INLAND TRANSPORTATION—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK—Continued												
London Assurance	28,749 63		28,749 63	−238 76		−427 20	188 44	−238 76		22,213 19	−238 76	
London Guar. & Acc.	417 65	40 00	377 65							399 95		
London & Lancs. G. & A.	368 62	87 50	281 12	138 27		138 27		138 27	49.19	217 50	98 27	45.18
Marine Insurance	14,867 49		14,867 49	2,399 62		2,320 19	79 43	2,399 62	16.14	10,292 16	3,281 62	31.89
National Fire of Hartford												
National Union Fire	6,326 70		6,326 70	32,110 39	3,763 70	28,346 69		28,346 69	448.03	25,975 63	8 50	
New Hampshire Fire												
New York Underwriters												
Niagara Fire	2,067 63		2,067 63	990 20		894 40	95 80	990 20	47.89	1,453 30	990 20	68.13
North Brit. & Mercantile	3,759 85		3,759 85	1,066 80		957 15	109 65	1,066 80	28.37	3,964 50	1,125 80	28.40
North River												
Northern Assurance	2,146 96	30 00	2,116 96	701 74	2 75	361 59	337 40	698 99	33.02	2,808 53	688 99	24.53
Norwich Union Fire	4,439 65		4,439 65	1,322 34		1,238 84	83 50	1,322 34	29.78	4,468 45	1,542 34	34.52
Phoenix of Hartford	18,897 01	1,403 70	17,493 31	7,733 54		6,944 13	789 41	7,733 54	44.21	17,240 33	8,494 70	49.27
Pilot	988 00		988 00	536 47		536 47		536 47	54.30	761 52	565 03	74.15
Providence Washington										80 09		
Provident	4,239 00		4,239 00	691 41		626 91	64 50	691 41	16.31	3,537 08	741 41	20.96
Prudential Assce. Co., Ltd.	953 54	245 45	708 09	15 00		15 00		15 00	2.12	458 35	35 00	7.64
Queen of America	865 39		865 39	12 10		12 10		12 10	1.40	866 43	112 10	12.94
Railway Passengers	915 01		915 01	321 71		249 21	72 50	321 71	35.16	1,065 36	321 71	30.20
Royal Exchange	492 81		492 81							300 12		
St. Paul Fire & Marine	37,696 55		37,696 55	9,944 47		9,513 09	431 38	9,944 47	26.38	37,347 66	13,229 45	35.42
Scottish Metropolitan	−1 25		−1 25	4 81		4 81		4 81		−1 25	4 81	
Standard Marine	57 55		57 55							93 97		
Stuyvesant												
Tokio Marine & Fire	19,934 24	2,761 74	17,172 50	2,553 14	22 29	2,530 85		2,530 85	14.74	20,113 84	3,224 85	16.03
Toronto General	4,818 40	747 05	4,071 35	4,623 35	7 75	4,037 78	577 82	4,615 60	113.36	7,246 00	3,174 60	43.81
Travelers Fire	98 70		98 70							60 36		
Union Assurance Society												
Union of Canton	30,684 08	488 81	30,195 27	16,335 94		16,335 94		16,335 94	54.10	29,803 73	11,071 94	37.15
U.S. Fire	20,147 57	2,973 82	17,173 75	2,612 19	86 15	2,526 04		2,526 04	14.71	12,858 66	3,221 04	25.05
U.S. Merchants & Shippers	17,512 97	350 60	17,162 37	2,298 87		2,298 87		2,298 87	13.39	13,511 45	3,215 87	23.80
Universal	9,933 28	962 54	8,970 74	925 68		914 18	11 50	925 68	10.32	6,475 62	925 68	14.29
Western	116,057 43	82,278 91	33,778 52	17,019 77	11,957 90	5,061 87		5,061 87	14.99	21,856 74	6,345 87	29.03
World Fire and Marine	4,496 33		4,496 33	362 37		320 37	42 00	362 37	8.06	3,210 39	362 37	11.29
World Marine & General	1,791 49	1,520 84	270 65	133 50	123 50	3 75	6 25	10 00	3.69	683 97	10 00	1.46
Yorkshire	579 84		579 84	29 50		24.50	5 00	29 50	5.09	477 04	4 50	.94
Totals	605,138 89	102,434 27	502,704 62	225,392 21	16,704 53	205,191 10	3,496 58	208,687 68	41.51	481,611 63	185,668 09	38.55

LIABILITY

JOINT STOCK												
Aetna Life												
Alliance Assurance	6,526 92		6,526 92	455 64		272 64	183 00	455 64	6.97	7,425 16	426 64	5.75
Boiler Inspection												
British America	1,218 84	71 30	1,147 54	43.62		43 62		43 62	3.80	1,113 46	65 62	5.89
British Canadian	13 33	6 20	7 13	190 82		146 80	44 02	190 82	2,676.30	266 92	−159 18	
British Empire	1,862 91	137 69	1,725 22	589 25		395 25	194 00	589 25	34.16	1,534 17	899 25	58.61
Canada Accident	10,346 21	1,675 16	8,671 05	2,062 21	515 62	1,443 59	103 00	1,546 59	17.83	7,624 93	1,046 59	13.72
Canadian General	26,544 58	1,754 61	24,789 97	6,442 00		5,019 26	1,422 74	6,442 00	25.98	25,243 99	12,120 10	48.01
Canadian Indemnity	11,402 74	10 46	11,392 28	11,542 82		11,283 14	259 68	11,542 82	101.32	9,891 92	3,977 82	40.21
Canadian Surety	8,476 31	1,119 06	7,357 25	1,277 90	368 10	703 85	205 95	909 80	12.37	6,714 26	2,178 40	32.44
Car & General	172 52	43 51	129 01							123 45		
Casualty Co. of Canada	3,304 90	491 07	2,813 83	1,482 67	6 00	1,476 67		1,476 67	52.48	4,420 25	832 42	18.83
Century Indemnity	497 93		497 93							1,645 38	1,500 00	90.01
Commercial Union										36 24		
Continental Casualty	7,608 42	182 73	7,425 69	997 38		962 50	34 88	997 38	13.43	7,156 96	881 38	12.32
Dom. of Canada General	21,055 66	2,228 89	18,826 77	3,389 29	491 17	2,898 12		2,898 12	15.39	16,246 18	3,078 12	18.95
Employers' Liability	99,307 54	2,654 05	96,653 49	23,679 38	273 55	21,512 76	1,893 07	23,405 83	24.21	93,796 14	18,625 83	19.85
Fidelity Casualty of N.Y.												
Fidelity Ins. of Canada	31,720 62	3,605 49	28,115 13	23,632 57		21,570 50	2,062 07	23,632 57	84.05	29,774 46	28,024 07	94 12
General Accident of Canada	90,067 13	3,677 61	86,389 52	16,956 07	683 51	15,164 11	1,108 45	16,272 56	18.84	80,714 72	14,159 55	17.54
Gen. Accident, Fire & Life	2,243 16	69 38	2,173 78	114 65		101 65	13 00	114 65	5.27	1,938 91	−336 35	
Gen. Casualty of Paris	628 46		628 46	323 95		281 45	42.50	323 95	51.47	748 58	248 95	33.26
General Re-insurance												
Globe Indemnity	182,835 37	5,564 35	177,271 02	92,640 19	4,256 20	76,798 76	11,585 23	88,383 99	49.85	165,551 61	81,535 99	49.25
Guardian Ins. of Canada	4,938 41	788 88	4,149 53	1,615 75	197 05	997 56	421 14	1,418 70	34.20	3,733 26	1,926 70	51 61
Guildhall	1,134 05		1,134 05	62 04		62 04		62 04	5.48	848 71	227 04	26.75
Hartford Accident & Ind.	18,451 73	1,875 63	16,576 10	6,798 24	71 50	6,109 00	617 74	6,726 74	40.58	17,560 73	8,556 58	48.73
Hartford Fire												
Hartford Steam Boiler												
Imperial Guar. & Accident	13,963 19	3,112 09	10,851 10	2,596 44	7 80	2,222 99	365 65	2,588 64	23.86	9,394 66	3,690 64	39.28
Imperial Insurance Office	405 04	24 28	380 76							316 02		
Indemnity of N.A.	3,827 50	1,697 96	2,129 54	9 00		9 00		9 00	0.42	2,231 73	−163 00	
Law, Union and Rock	30,277 59	418 90	29,858 69	26,826 52	98 62	26,727 90		26,727 90	89.51	29,737 55	30,755 40	103.42
Liverpool & London & Globe	8,422 80	191 21	8,231 59	4,365 64		4,365 64		4,365 64	53.04	8,566 12	3,661 64	42.75
Lloyds Casualty	36,399 08		36,399 08	5,733 83		4,616 65	1,117 18	5,733 83	15.75	18,814 68	6,618 83	35.20
London & Lancs. G & A.	85,843 61	38,785 51	47,058 10	57,509 77	24,954 02	32,555 75		32,555 75	69.18	50,700 54	37,772 25	74.50
London Guar. & Acc.	20,783 79	394 38	20,389 41	7,347 22		6,641 92	705 30	7,347 22	36.04	20,651 01	8,392 22	40.63
London & Provincial	1,855 30	135 00	1,720 30	102 28		102 28		102 28	5.94	1,231 17	2 28	.19
London & Scottish	1,281 13		1,281 13	5 00		5 00		5 00	.39	1,129 80	5 00	.44
Maryland Casualty	28,580 69		28,580 69	7,287 03		7,287 03		7,287 03	25.50	27,675 26	5,461 88	19.73
Merchants Casualty	258 00		258 00							206 40		
Merchants & Employers	16,224 91	307 34	15,917 57	2,426 84		1,874 56	552 28	2,426 84	15.25	13,437 13	3,606.34	26.83
Metropolitan Casualty	219 96		219 96							120 69		
Motor Union	−24 00	10 87	−34 87	1,309 89		280 00	1,029 89	1,309 89		120 49	−290 11	
National Union Indemnity	720 68		720 68							444 01		
New York Casualty	1,707 17	1,030 28	676 89	1,719 31		1,242 51	476 80	1,719 31	254.00	4,840 40	803 31	16.60
New York Indemnity	3,061 43		3,061 43	940 92		608 57	332 35	940 92	30.73	1,951 80	1,007 41	51.61
Northern Assurance	11,674 73	789 36	10,885 37	4,409 54	242 41	2,725 13	1,442 00	4,167 13	38.28	11,332 37	3,321 13	29.31
North American Accident												
North British & Merc.	3,919 51		3,919 51	1,903 27		96 70	1,806 57	1,903 27	48.56	3,493 17	−2,946 73	
Norwich Union	16,619 68	38 56	16,581 12	4,853 11		4,367 38	485 73	4,853 11	29.27	17,813 93	3,908 11	21.94
Occidental Fire	157 52	90 88	66 64	71.00		63 50	7 50	71 00	106.54	−103 26	71 00	
Ocean Accident and Guar.	29,900 44	2,062 03	27,838 41	5,862 04		4,903 84	958 20	5,862 04	21.05	26,754 38	6,412 04	23.96
Pilot	1,750 55	227 68	1,522 87	578 14		528 14	50 00	578 14	31.39	1,252 93	578 14	45.34
Preferred Accident	43 00		43 00							31 80		
Providence Assurance Co.												
Provident	1,801 61		1,801 61	1,697 63		1,601 63	96 00	1,697 63	94.22	1,705 18	1,552 63	91.05

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—*Continued*

LIABILITY—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK—Continued												
Prudential Ass'ce Co., Ltd.	1,080 76	234 19	846 57	...	...	...	...	...	...	666 23	25 00	3.75
Queensland	348 29	...	348 29	...	...	...	...	...	...	253 95	...	...
Railway Passengers	2,555 77	...	2,555 77	734 92	...	321 00	413 92	734 92	28.76	2,598 93	134 92	5.19
Royal Exchange	7,120 94	−63 00	7,183 94	1,037 61	...	863 41	174 20	1,037 61	14.44	6,544 85	2,092 61	31.97
Royal Insurance	30,861 68	...	30,861 68	10,884 80	...	10,475 40	409 40	10,884 80	35.27	28,464 77	15,424 80	54.19
Scottish Metropolitan	1,114 78	134 39	980 39	664 50	...	347 50	317 00	664 50	...	1,380 34	107 50	7.79
Stuyvesant	...	...	...	...	...	...	...	...	...	...	...	...
Sun Insurance Office	2,908 19	61 88	2,846 31	406 49	12 50	352 74	41 25	393 99	13.84	2,778 70	693 99	24.97
Toronto General	32,349 14	8,046 21	24,302 93	8,931 46	46 01	7,171 25	1,714 20	8,885 45	36.56	24,771 39	9,377 45	37.85
Travelers' Indemnity	2,963 49	...	2,963 49	409 13	...	315 05	94 08	409 13	13.81	3,026 80	1,228 85	40.60
Travelers' Insurance	39,147 49	...	39,147 49	9,919 93	...	7,885 68	2,034 25	9,919 93	25.04	38,913 68	−477 52	...
Union Assurance Society	1,540 25	...	1,540 25	...	...	...	...	...	...	1,275 94	1,750 00	137.25
Union of Canton	77,844 72	26 22	77,818 50	27,500 22	...	22,771 73	4,728 49	27,500 22	35.34	74,402 12	25,238 22	33.92
United States Fidelity	36,111 21	109 06	36,002 15	10,025 65	...	9,415 15	610 50	10,025 65	27.84	36,624 55	10,864 05	29.66
Western	12,283 03	3,085 04	9,197 99	4,487 60	74 22	3,777 26	636 12	4,413 38	47.98	9,051 79	3,929 38	43.41
World Marine & General	15,066 05	7,585 88	7,480 17	4,805 12	2,403 31	1,885 23	516 58	2,401 81	32.11	8,179 34	1,986 81	24.29
Yorkshire	5,569 00	842 35	4,726 65	791 81	...	550 21	241 60	791 81	16.75	4,365 97	1,066 81	24.43
Zurich	15,267 24	184 28	15,082 96	1,191 43	...	722 95	468 48	1,191 43	7.90	13,250 00	2,426 43	18.31
MUTUAL												
Lumbermen's Mutual Co.	21 53	...	21 53	49 41	...	34 41	15 00	49 41	...	6 43	44 41	...
Totals	1,134,186 21	95,518 90	1,038,667 31	413,690 94	34,701 59	336,958 36	42,030 99	378,989 35	36.49	994,516 13	369,949 64	37.20

LIVE STOCK

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
JOINT STOCK												
Canadian General	...	...	...	...	...	...	...	...	...	...	...	...
Hartford Acc. & Indemnity	...	...	...	...	...	...	...	...	...	...	...	...
Hartford Live Stock	20,773 80	...	20,773 80	23,546 87	...	22,269 56	1,277 31	23,546 87	113.35	23,190 74	29,146 87	125.68
Home Indemnity	...	...	...	...	...	...	...	...	...	...	...	...
Indemnity of N.A.	25,281 95	...	25,281 95	39,447 50	...	39,447 50	...	39,447 50	156.03	25,989 68	52,547 50	202.19
Pilot	...	...	...	...	...	...	...	...	...	...	...	...
Toronto General	...	...	...	...	...	...	...	...	...	...	...	...
Yorkshire	666 01	...	666 01	1,350 00	...	1,350 00	...	1,350 00	202.70	603 45	850 00	140.86
Totals	46,721 76	...	46,721 76	64,344 37	...	63,067 06	1,277 31	64.344 37	137.72	49,783 87	82,544 37	165.80

OCEAN MARINE

JOINT STOCK											
Automobile	11,063 77		11,063 77	9,426 06		9,250 44	175 62	9,426 06	85.20	11,063 77	9,426 06	85.20
British America	31,279 97	5,154 26	26,125 71	40,460 39	21,051 34	19,409 05		19,409 05	74.29	31,189 18	15,219 05	48.79
British Canadian												
British Empire												
British Traders	13,452 19	455 14	12,997 05	11,621 82		11,621 82		11,621 82	89.42	14,150 28	13,030 82	92.08
Columbia	133 53		133 53							133 53		
Commercial Union	8,687 25	2,127 16	6,560 09	10,422 63	2,608 67	7,813 96		7,813 96	119.11	14,984 27	2,202 29	14.70
Continental Insurance	779 45	144 61	634 84							634 84		
Eagle, Star & Brit. Dom	5,531 89		5,531 89	4,713 03		4,625 22	87 81	4,713 03	85.20	5,531 89	4,713 03	85.20
Federal Ins												
Fidelity-Phoenix Fire, N.Y												
Fire Association of Phila	18,151 82	2,185 08	15,966 74	15,145 71	3,764 29	11,381 42		11,381 42	71.28	13,052 81	8,240 42	63.13
Firemen's Fund	17,201 68	2,404 28	14,797 40	2,320 97	1,573 60	747 37		747 37	5.00	10,757 71	12,807 37	119.09
Glens Falls	539 14	195 38	343 76	68 39	24	68 15		68 15	19.82	605 43	−70 80	
Hartford Fire												
Home	5,470 50		5,470 50	443 15		443 15		443 15	8.10	5,470 50	533 15	9.75
Imperial Guar. & Acc												
Insurance Co. of N.A	6,556 65	29 25	6,527 40	3,794 87	−1 20	3,796 07		3,796 07	58.16	6,527 40	596 07	9.13
Liverpool & London & Globe	7,493 46	10 50	7,482 96							7,482 96		
Marine Insurance	2,077 45		2,077 45	1,681 84		1,468 24	213 60	1,681 84	80.95	2,077 45	1,681 84	80.93
*New Brunswick Fire												
Norwich Union Fire	14,724 89		14,724 89	4,570 89		4,570 89		4,570 89	31.04	13,904 72	4,570 89	32.87
Phoenix of London	7,326 04		7,326 04	621 42	101 15	520 27		520 27	7.11	7,326 04	−692 73	
Providence-Washington	17,812 18	97 60	17,714 58	2,267 96	81 77	2,186 19		2,186 19	12.34	17,714 58	2,662 03	15.03
Queen of America	836 70	496 28	340 42	81 97	48 23	33 74		33 74	9.91	340 42	33 74	9.91
Queensland												
Royal Exchange	5,531 90		5,531 90	4,713 01		4,625 21	87 80	4,713 01	85.19	5,531 90	4,713 01	85.19
Royal Insurance	44 92		44 92	4 44		4 44		4 44	10.00	44 92	4 44	10.00
St. Paul Fire & Marine	230 65		230 65	2,709 40	1,440 45	1,268 95		1,268 95	550.16	230 65	1,481 95	642.51
Scottish Metropolitan	54		54	2,757 63	1,604 05	1,153 58		1,153 58		54	350 58	
Standard Marine	10,009 85	18.98	9,990 87	70,071 28	46,750 83	23,320 45		23,320 45	233.43	15,063 23	26,000 45	172.61
Tokio Marine & Fire	18,780 49	2,813 75	15,966 74	13,672 37	2,553 32	11,119 05		11,119 05	69.64	24,199 22	7,970 05	32.94
Toronto General	2,840 16		2,840 16							2,615 79		
Union of Canton	57,936 21	10,541 20	47,395 01	22,456 01	3,849 76	18,606 25		18,606 25	39.25	50,411 31	9,729 25	19.29
United States Fire	18,028 23	2,062 03	15,966 20	12,034 59	2,331 51	9,703 08		9,703 08	60.77	15,966 20	7,330 08	45.81
U.S. Merchants & Shippers	18,015 13	2,062 03	15,953 10	10,973 80	1,891 75	9,082 05		9,082 05	56.93	17,228 41	8,128 05	47.18
Western	194,665 55	142,414 30	52,251 25	150,336 54	109,356 39	40,980 15		40,980 15	78.43	62,713 36	32,292 15	51.49
Yorkshire	569 12		569 12							842 43		
Totals	495,771 31	173,211 83	322,559 48	397,370 17	199,006 15	197,799 19	564 83	198,364 02	114.52	357,795 74	172,953 24	48.34

*All reinsurance with the Home Insurance Co.

PLATE GLASS

Alliance Assurance	1,606 26		1,606 26	524 52		519 52	5 00	524 52	32.65	2,231 51	660 52	29.60
British America	938 39		938 39	168 47		163 47	5.00	168 47	17.95	659 89	228 47	34.62
British Canadian	173 85		173 85	−25 31		−25 31		−25 31		92 94	−5 31	
British Empire	322 42		322 42	60 63		60 63		60 63	18.80	254 38	60 63	23.83
Canada Accident & Fire	8,758 17	236 25	8,521 92	2,276 36	2 50	2,258 86	15.00	2,273 86	26.68	7,247 57	2,143 86	29.58
Canada Security	564 57		564 57	336 12		314 79	21.33	336 12	59.49	728 94	256 12	35.13
Canadian Fire	1,914 36		1,914 36	628 11		628 11		628 11	32.81	1,861 54	553 11	29.71
Canadian General	4,943 76		4,943 76	1,550 88		1,534 95	15 93	1,550 88	31.37	5,396 88	1,658 30	30.72
Canadian Indemnity	2,814 26		2,814 26	1,296 68		1,296 68		1,296 68	46.07	2,321 49	1,394 52	60.07
Canadian Surety	1,789 79	179 78	1,610 01	782 09	4.19	777 90		777 90	48.32	1,786 23	873 45	48.90
Casualty Co. of Canada	18,291 81	381 65	17,910 16	10,188 01		10,188 01		10,188 01	56.88	20,620 65	9,750 96	47.29
Century Indemnity	594 87		594 87							644 44		

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PLATE GLASS—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK—Continued												
Century Insurance	566 67		566 67	109 44		109 44		109 44	19.31	700 70	2,166 77	309.23
Commercial Union	534 71		534 71	24 65		9 85	14 80	24 65	4.61	536 63	24 65	4.59
Continental Casualty	6,108 58		6,108 58	2,524 93		2,524 93		2,524 93	41.33	6,208 15	2,733 78	44.04
Dominion Fire	1,623 22		1,623 22	336 99		336 99		336 99	20.76	1,414 70	411 99	29.06
Dom. of Canada General	14,887 45		14,887 45	5,962 61		5,962 61		5,962 61	40.05	13,894 08	5,748 76	41.37
Eagle, Star & British Dom.	4,704 01		4,704 01	1,795 02		1,780 27	14 75	1,795 02	38.16	4,282 89	1,805 77	42.16
Employers' Liability	8,264 54	240 00	8,024 54	3,986 64		3,959 64	27 00	3,986 64	49.68	7,880 68	3,636 64	46.14
Fidelity & Casualty, N.Y.												
Fidelity Insurance of Canada	1,973 17		1,973 17	717 57		717 57		717 57	36.36	1,482 25	717 57	48.41
General Acc. of Canada	12,155 14	−9 82	12,164 96	3,748 63		3,748 63		3,748 63	30.81	10,663 51	3,807 94	35.71
General Acc. Fire & Life	3,637 65	31 72	3,605 93	209 28		209 28		209 28	5.80	2,058 68	278 44	13.52
General Casualty of Amer.												
General Casualty of Paris	304 41		304 41	3 50		3 50		3 50	1.15	283 19	3 50	1.24
Globe Indemnity	2,070 86		2,070 86	679 52		533 24	146 28	679 52	32.83	1,882 98	629 52	33.45
Guardian Ins. of Canada	3,859 29		3,859 29	1,188 93		1,188 93		1,188 93	30.81	3,274 77	963 93	29.43
Guildhall	481 56		481 56	145 58		145 58		145 58	30.23	559 32	145 58	26.03
Halifax Fire	1,289 14		1,289 14	599 00		599 00		599 00	46.46	1,464 66	599 00	40.89
Hand-in-Hand	3,190 97		3,190 97	1,243 67		1,243 67		1,243 67	38.97	3,759 65	1,227 67	32.65
Hartford Acc. & Indemnity	1,588 65		1,588 65	759 49		759 49		759 49	47.81	1,704 00	788.54	46.27
Home Indemnity												
Hudson Bay	118 47	118 47										
Imperial Guar. & Acc.	885 85		885 85	298 03		290 03	8 00	298 03	33.64	921.66	168 03	18.23
Imperial Ins. Office	354 50	25 82	328 68	87 65	41 07	46 58		46 58	14.17	295 42	56 58	19.15
Indemnity of N.A.	134 89		134 89							192 41	53 00	27.54
Ins. Co. of Pennsylvania												
Law, Union & Rock	451 58		451 58	226 52		226 52		226 52	50.16	422 70	176 52	41.76
Liverpool & London & Globe	918 80		918 80	345 12		345 12		345 12	37.54	804 47	320 12	39.80
Lloyds Casualty	5,811 44		5,811 44	390 30		212 97	177 33	390 30	6.89	2,271 10	410 30	18.24
London Guar. & Acc.	2,164 73		2,164 73	550 20		538 70	11 50	550 20	25.42	2,311 46	395 20	17.10
London & Lancs. G. & A.	7,632 68		7,632 68	4,074 00		4,074 00		4,074 00	53.38	8,286 42	3,729 00	45.00
London & Provincial	61 65		61 65							49 42		
London & Scottish	487 22		487 22	45 46		45 46		45 46	9.33	320 86	45 46	14.17
Maryland Casualty	2,075 85		2,075 85	1,109 28		1,109 28		1,109 28	53.44	2,992 09	1,206 92	40.34
Merchants & Employers	362 44		362 44	9 08		9 08		9 08	2.55	178 26	9 08	5.09
Metropolitan Casualty	55 21		55 21							26 67		
Motor Union	624 55		624 55	152 89		152 89		152 89	24.48	588 30	127 89	21.77
Mount Royal	5,238 96		5,238 96	1,524 89		1,524 89		1,524 89	29.11	4,547 10	1,703 89	37.47
National Provincial	3,404 07		3,404 07	1,594 63		1,594 63		1,594 63	46.85	4,182 85	1,594 63	38.13
National Union Indemnity	193 33		193 33	51 22		51 22		51 22	26.49	224 21	51 22	22.84
New York Casualty	1,842 70		1,842 70	452 93		452 93		452 93	24.58	2,095 63	452 93	21.61
New York Indemnity	1,015 40		1,015 40	96 15		96 00	15	96 15	9.47	548 85	180 44	32.88

North American Accident												
North Brit. & Mercantile	1,473 03		1,473 03	1,432 90		1,432 90		1,432 90	97.28	1,811 23	1,432 90	79.11
Northern Assurance	11,015 83		11,015 83	4,228 24		4,201 11	27 13	4,228 24	38.38	12,110 79	3,924 24	32.40
Norwich Union	9,003 54		9,003 54	3,783 50		3,729 37	54 13	3,783 50	42.02	8,998 47	3,878 50	43.10
Occidental Fire	148 39		148 39	135 50		130 50	5 00	135 50	91.31	252 15	135 50	53.74
Ocean Accident & Guar.	49,540 27		49,540 27	22,241 73		22,241 73		22,241 73	44.89	56,913 54	22,866 73	40.17
Pilot	982 60		982 60	570 90		570 90		570 90	58.08	1,030 78	533 40	51.75
Provident	357 60		357 60	88 29		80 29	8 00	88 29	24.69	538 69	108 29	20.10
Prudential Assce. Co., Ltd.	976 97		976 97	482 44		482 44		482 44	49.38	1,015 57	482 44	47.50
Queensland	561 31		561 31	362 98		356 34	6 64	362 98	64.67	810 29	363 98	44.91
Railway Passengers	1,470 65		1,470 65	609 34		609 34		609 34	41.43	1,380 80	559 34	40.51
Royal Insurance	5,275 46		5,275 46	949 28		949 28		949 28	17.99	4,325 42	814 28	18.82
Scottish Metropolitan	702 40		702 40	409 49		399 49	10 00	409 49	58.30	770 31	409 49	53.25
Sun Insurance Office	520 72	46 18	474 54	90 84		90 84		90 84	19.14	553 81	90 84	16.40
Toronto General	2,878 18		2,878 18	1,481 89		1,475 64	6 25	1,481 89	51.48	3,726 24	1,405 89	37.72
Trans Canada	156 79		156 79							83 68		
Travelers Indemnity	6,427 24		6,427 24	3,467 54		2,872 19	595 35	3,467 54	53 95	6,836 23	2,990 67	43 75
Union Assurance Society	345 36		345 36	143 82		143 82		143 82	41.68	483 30	143 82	29.77
Union of Canton	276 18		276 18	16 58		16 58		16 58	6.00	89.14	86 58	97.12
United States Fidelity	7,759 98		7,759 98	1,951 37		1,928 31	23 06	1,951 37	25.14	6,655 77	1,781 37	26.74
Western	1,819 51	91 57	1,727 94	727 82		727 82		727 82	42.12	1,776 44	1,010 82	56.90
World Marine & General	18,778 04	9,389 02	9,389 02	6,368 71	3,184 36	3,162 23	22 12	3,184 35	33.92	10,208 82	2,883 35	28.24
Yorkshire	2,559 52		2,559 52	611 74		611 74		611 74	23.90	2,653 78	536 74	20.23
Zurich	3,383 71		3,383 71	1,767 74		1,732 99	34 75	1,767 74	52.24	2,781 95	1,622 76	59.77
MUTUALS												
Lumbermen's Mut. Cas. Co.	3,432 55		3,432 55	417 00		417 00		417 00	12.14	2,785 25	352 00	12.63
Totals	273,632 68	10,730 64	262,902 04	105,195 31	3,232 12	100,708 69	1,254 50	101,963 19	38.78	265,749 63	102,365 13	38.52

PROPERTY

JOINT STOCK												
Acadia Fire												
Aetna	338 16	64	337 52	27 00		27 00		27 00	8.00	570 79	12 00	2.10
Alliance of Philadelphia												
American Alliance												
American Central										177 15		
American Home												
American Insurance												
Boiler Inspection	17,954 06	607 15	17,346 91	3,493 66		3,493 66		3,493 66	20.14	29,939 05	3,435 45	11.47
British America												
British Canadian												
British Crown												
British Empire												
British Northwestern												
British Oak												
British Traders												
Caledonian												
California												
Camden												
Canada Security												
Canadian Fire												
Canadian General												
Central Union												
Century Indemnity												
China Fire												
Citizens of New Jersey												
Citizens of New York												

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PROPERTY—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written.	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Columbia												
Connecticut Fire												
Continental Insurance	12 50		12 50							−9 69		
Eagle, Star & Brit. Dom.												
Employers Liability												
Equitable Fire & Marine	15 02		15 02							9 77		
Federal Insurance												
Fidelity & Casualty, N.Y.												
Fidelity Phoenix Fire, N.Y.										−7 77		
Firemen's Ins. Co. of Newark												
First American												
First National												
General Acc. of Canada												
General Acc. Fire & Life	34,713 54	−838 28	35,551 82	26,138 09		26,138 09		26,138 09	73.52	56,156 60	21,751 05	38.73
General Casualty of Paris	34 92	13	34 79	1 69	29	1 31	09	1 40	4 11	22 64	1 40	6.36
Glens Falls	2,930 16	547 33	2,382 83	2,920 08	94 04	1,759 36	1,066 68	2,826 04	73 83	4,437 62	2,337 04	52.66
Globe & Rutgers										−185 61		
Granite State												
Great American												
Guardian Ins. Co. of Canada												
Halifax Fire												
Hartford Fire	32,220 09	91 79	32,128 30	7,342 92	22 75	6,600 77	719 40	7,320 17	22.79	44,292 53	6,335 30	14.31
Hartford Steam Boiler	607 15		607 15							607 15		
Home										6 63		
Home Indemnity												
Hudson Bay												
Imperial Assurance												
Imperial Guar. & Acc. Co.												
Independence												
Insurance Co. of N.A.												
Insurance Co. of Penn.												
La Salle												
London-Canada												
Marine												
Maryland Casualty	8,104 14		8,104 14	1,542 49		1,542 49		1,542 49	19.03	6,097 42	1,043 49	17.11
Merchants Marine												
Mercury												
Metropolitan Cas.	16.70		16 70							10.02		
Michigan Fire												
Minnesota Fire												

Mount Royal												
National Fire of Hartford												
National Union Fire												
Newark Fire												
New Brunswick Fire												
New York Fire												
New York Indemnity												
New York Underwriters	−18 15	−15 50	−2 65	2 55	2 23	32		32		51 15	32	.60
Niagara												
North Brit. & Mercantile												
North River												
Northwestern National												
Norwich Union Fire												
Occidental												
Pearl												
Phoenix of Hartford												
Phoenix of London	361 07		361 07							249 45		
Providence-Washington												
Queen of America	211 09	150 22	60 87							37.77		
Railway Passengers												
Reliance Ins. Co	126 25	25 10	101 15	7 68		6 40	1 28	7 68	7.59	11 73	7 68	65.47
Reinsurance Rossia												
Republic Fire												
Rhode Island												
Royal Insurance	337 50		337 50							202 50		
Royal Scottish												
St. Paul Fire & Marine												
Scottish Canadian												
Scottish Union	105 00		105 00							104 69		
Security Insurance												
Sentinel												
Springfield F. & M	261 40		261 40	−216 11		−233 56	17 45	−216 11		261 40	216 11	
Sun Insurance Office												
Svea	4 63		4 63							2 45		
Toronto General	3,240 92	468 25	2,772 67	5,525 39	61 50	5,266 28	197 61	5,463 89	197.06	7,873 75	4,564 55	57.97
Travelers' Fire												
Travelers' Ind	10,092 11		10,092 11	3,295 59		3,071 42	224 17	3,295 59	32.66	10,888 05	2,078 15	19.09
Union Assurance Society												
Union of Canton												
United States Fire	251 37		251 37							146 55		
Universal												
Westchester	896 36	233 06	663 30	293 49	162 42	123 12	7 95	131 07	19.76	802 02	131 07	16.34
Western												
Westminster												
World Fire & Marine	45 41		45 41							6 95		
MUTUALS												
Hardware Dealers Mutual												
Lumbermen's Mut. Ins												
Minnesota Implement Mut.												
Northwestern Mutual		−15 79	15 79							37 00		
Retail Hardware Mut												
Totals	112,861 40	1,254 10	111,607 30	50,374 52	343 23	47,796 66	2,234 63	50,031 29	44.83	162,799 76	41,913 61	25.75

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—*Continued*

SICKNESS

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Aetna Life	100 20	....	100 20	....	....	....	....	....		60 60	....	.....
Alliance Assurance	3,975 45	32 66	3,942 79	2,180 98	....	2,180 98	....	2,180 98	55.31	4,299 98	2,065 98	48.05
British America	823 57	45 31	778 26	308 50	....	308 50	....	308 50	39.64	755 38	343 50	45.47
British Canadian	1,585 25	....	1,585 25	1,762 26	....	1,762 26	....	1,762 26	111.17	1,505 17	1,682 26	111.76
British Empire	327 29	....	327 29	77 83	....	77 83	....	77 83	23.78	303 83	77 83	25.62
Canada Accident	12,458 06	592 06	11,866 00	6,939 07	257 69	6,671 38	10 00	6,681 38	56 30	10,898 26	7,376 38	67.68
Canadian Indemnity	....	....	....	....	....	....	....	....	.....	....	....	.....
Canadian Surety	....	....	....	....	....	....	....	....	.....	....	....	.....
Car & General	144 11	....	144 11	60 33	....	60 33	....	60 33	41.86	155 93	10 33	6.62
Casualty Co. of Canada	10,836 82	910 55	9,926 27	7,140 12	1,473 34	5,666 78	....	5,666 78	57.09	10,018 25	6,280 75	62.69
Century Indemnity	....	....	....	....	....	....	....	....	.....	....	....	.....
Confederation Life	....	....	....	....	....	....	....	....	.....	....	....	.....
Commercial Union	905 72	....	905 72	213 46	28 00	185 46	....	185 46	20.48	795 99	185 46	23.30
Continental Casualty	120,780 70	225 00	120,555 70	63,648 72	544 85	62,576 27	527 60	63,103 87	52.34	127.880 81	60,128 12	47.02
Dom. of Canada General	74,963 89	8,437 64	66,526 25	47,181 08	4,786 59	42,325 04	69 45	42,394 49	64.70	71,124 39	54,064 17	76.01
Employers' Liability	83,478 60	90 03	83,388 57	59,387 89	4,966 81	54,421 08	....	54,421 08	65.26	79,986 11	57,151 08	71.45
Fidelity & Casualty of N.Y.	....	....	....	....	....	....	....	....	.....	....	....	.....
Fidelity Ins. of Canada	5,264 00	2,475 60	2,788 40	5,047 46	2,601 60	2,445 86	....	2,445 86	87.71	2,840 21	2,095 86	73.79
General Acc. of Canada	31,064 13	1.880 03	29,184 10	15,249 44	837 78	14,292 91	118 75	14,411 66	49.38	29,723 63	15,364 66	51.69
General Acc. Fire & Life	1,939 00	18 51	1,920 49	963 21	....	963 21	....	963 21	50.15	1,496 60	426 21	28.48
General Casualty of Paris	5,339 19	....	5,339 19	1,971 23	....	1,762 78	208 45	1,971 23	36.92	4,648 42	2,506 23	53.92
Globe Indemnity	27,186 89	1,148 64	26,038 25	12,736 86	951 84	11,750 67	34 35	11,785 02	45.26	25,471 57	11,341 02	44.52
*Guardian Ins. of Canada	2,685 88	161 32	2,524 56	346 24	....	301 24	45 00	346 24	13.70	2,188 80	336 24	15.34
Guildhall	808 55	15 82	792 73	283 65	....	283 65	....	283 65	35.78	701 97	588 65	83.85
Hartford Acc. & Ind.	1,567 42	144 76	1,422 66	1,026 39	....	1,018 23	8 16	1,026 39	72.15	1,407 50	1,083 16	76.96
Home Ind.	....	....	....	....	....	....	....	....	.....	....	....	.....
Hudson Bay	45 00	45 00	....	....	....	....	....	....	.....	....	....	.....
Imperial Guar & Acc.	26,666 03	565 19	26,100 84	15,920 85	447 97	15,444 26	28 62	15,472 88	59.28	27,125 98	13,287 88	48.98
Imperial Ins. Office	1,182 23	165 33	1,016 90	318 21	71.31	246 90	....	246 90	24.28	826 70	346 90	41.96
Indemnity Co. of N.A.	260 00	106 68	153 32	....	....	....	....	....	.....	132 95	....	.....
Law Union & Rock	2,717 70	347 10	2,370 60	1,869 08	41 99	1,827 09	....	1,827 09	77.07	2,583 29	2,202 09	85.24
Liverpool & London & Globe	3,074 49	116 78	2,957 71	2,875 40	88 33	2,787 07	....	2,787 07	94.22	3,189 51	2,866 07	89.84
Lloyds Casualty	....	....	....	....	....	....	....	....	.....	....	....	.....
London Guar. & Acc.	11,775 27	1,602 86	10,172 41	6,800 84	1,338 35	5,454 49	8 00	5,462 49	53.69	10,903 38	4,921 49	45.14
London & Lancs. G. & A.	23,956 98	2,063 50	21,893 48	13,565 73	1,016 76	12,548 97	....	12,548 97	57.32	23,528 85	11,988 97	50.95
London Life	....	....	....	....	....	....	....	....	.....	....	....	.....
London & Provincial	....	....	....	....	....	....	....	....	.....	....	....	.....
London & Scottish	90 00	45 00	45 00	....	....	....	....	....	.....	40 59	....	.....
Maryland Casualty	4,744 01	....	4,744 01	2,559 78	....	2,559 78	....	2,559 78	53.96	4,859 03	2,736 21	56.31
Merchants and Employers	....	....	....	....	....	....	....	....	.....	....	....	.....
Metropolitan Cas. Co.	120 75	....	120 75	....	....	....	....	....	.....	73 79	....	.....
Monarch Accident	....	....	....	....	....	....	....	....	.....	....	....	.....

Motor Union				250 00		250 00		250 00			250 00	
North American Accident	2,922 10	108 67	2,813 43	2,197 83	67 90	2,129 93		2,129 93	75.68	2,780 20	2,005 93	72.16
North British & Mercantile	1,277 90		1,277 90	1,039 51		1,039 51		1,039 51	81.35	1,365 49	1,589 51	116.41
Northern Assurance	6,809 92	269 14	6,540 78	7,801 29	2,337 76	4,878 62	584 91	5,463 53	83.53	6,925 44	5,044 53	72.84
North River												
Norwich Union Fire	20,538 53	3,239 88	17,298 65	9,112 90	1,612 75	7,074 52	425 63	7,500 15	43.35	17,747 77	10,146 15	57.17
Occidental Fire	145 60		145 60	209 16		187 50	21.66	209 16	143.65	139 63	209 16	149.80
Ocean Accident & Guar.	33,143 41	3,788 68	29,354 73	22,838 35	3,759 36	18,903 85	175 14	19,078 99	64.99	30,232 53	15,273 99	50.52
Pilot												
Preferred Accident	941 36		941 36	725 00		725 00		725 00	77.04	1,061 35	725 00	68.33
Prudential Assurance Co.	668 25	31 75	636 50	200 00		200 00		200 00	31.42	553 44	150 00	27.10
Queensland	187 40	32 00	155 40	12 50			12.50	12.50	8.04	189.78	−37 50	
Railway Passengers	9,266 47		9,266 47	4,402 29		4,374 29	28 00	4,402 29	47.51	9,685 61	4,982 29	51.44
Ridgeley Protective												
Royal Exchange	1,306 16	303 19	1,002 97	1,116 88	169 14	940 24	7 50	947 74	94.52	978 73	1,097 74	112.15
Royal Insurance	6,792 91	325 00	6,467 91	3,759 29	282 14	3,477 15		3,477 15	53.76	6,644 98	4,185 15	62.98
Scottish Metropolitan	1,877 43	163 06	1,714 37	1,303 22		1,260 04	43 18	1,303 22	76.02	1,854 69	653 22	35.22
Sun Insurance Office	2,073 02	71 50	2,001 52	978 97	21 43	957 54		957 54	47.84	2,053 93	807 54	39.31
Toronto General												
Travelers Insurance	49,820 61		49,820 61	32,623 76		30,234 64	2,389 12	32,623 76	65.48	50,939 46	31,472 60	61.78
Union Assurance Society	1,137 92	44 33	1,093 59	1,716 79	43.00	1,673 79		1,673 79	153.13	1,011 72	1,673 79	165.55
Union of Canton	20,449 22	81 58	20,367 64	12,146 68		12,146 68		12,146 68	59.63	20,820 67	10,911 68	52.41
United States Fidelity	13,484 68		13,484 68	6,518 50		6,518 50		6,518 50	48.27	14,161 29	6,288 64	44.28
Western	3,606 77	224 08	3,382 69	1,415 95	137 32	1,278 63		1,278 63	37.80	3,354 57	2,073 63	61.82
World Marine	8,338 48	4,996 67	3,341 81	5,429 22	3,204 30	1,845 36	379 56	2,224 92	66.58	3,469 59	1,692 92	48.79
Yorkshire												
Zurich	30,657 15		30,657 15	16,562 94		16,251 00	311 94	16,562 94	54.03	30,490 20	15,472 94	50.75
MUTUAL												
Metropolitan Life	14,326 19		14,326 19	11,137 00		11,137 00		11,137 00	77.74	11,570 60	14,023 31	121.20
Royal Guardians	2,670 67		2,670 67	1,619 74		1,619 74		1,619 74	60.64	2,816 86	1,608 88	57.11
Totals	693,309 33	34,914 90	658,394 43	415,552 38	31,088 31	379,026 55	5,437 52	384,464 07	58.39	670,376 00	393,758 60	58.74

STEAM BOILER

JOINT STOCK												
Boiler Inspection	140,898 94	6,313 04	134,585 90	8,714 60		8,714 60		8,714 60	6.47	125,391 74	8,563 60	6.83
British Canadian	52 50		52 50							16 27		
Canada Accident	717 93	717 93								39 74		
Dom. of Canada General	19,563 59	1,634 71	17,928 88	43 59		43 59		43 59	2.43	15,640 64	43 59	2.79
Employers' Liability	18,231 51		18,231 51	1,359 74		1,359 74		1,359 74	7.45	28,604 17	1,359 74	4.75
Fidelity & Casualty, N.Y.	454 79	255 95	198 84		77 02	−77 02		−77 02		198 84	−77 02	
General Acc. of Canada	32,499 14	40 02	32,459 12	3,097 57	1,355 55	1,742 02		1,742 02	5.37	32,427 98	1,892 02	5.83
Guardian Ins. of Canada	1,155 35		1,155 35							−568 66		
Hartford Steam Boiler	5,179 07		5,179 07							5,179 07		
Home Indemnity												
Hudson Bay												
Maryland Casualty	8,216 42		8,216 42							10,154 39		
New York Casualty												
Northern Assurance	818 21	818 21										
Ocean Acc. & Guar.	8,917 76	147 69	8,770 07	−157 50		−157 50		−157 50		19,886 93	−157 50	
Royal Insurance	11,073 33	−3 30	11,076 63							14,634 08	150 00	1.02
Travelers' Indemnity	61,190 47		61,190 47	3,682 87		2,852 47	830 40	3,682 87	6.02	46,173 45	4,462 94	9.67
World Marine & General	5,458 97	5,458 97										
Zurich												
Totals	314,427 98	15,383 22	299,044 76	16,740 87	1,432 57	14,477 90	830 40	15,308 30	5.12	297,778 64	16,637 37	5.59

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—*Continued*

WEATHER

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Alliance of Philadelphia	13 11	4 76	8 35							18 04		
American Insurance	106 43	40 96	65 47							73 48		
British Oak	42 72		42 72	11 81		11 17	64	11 81	27.65	20 05	11 81	58.87
British Traders	36 80	4 21	32 59	56 88	23 08	32 32	1 48	33 80	103.71	57 26	33 80	59.02
British America	59 40	5 00	54 40	72 30		57 90	14 40	72 30	133.09	35 03	72 30	206.39
British Canadian	20 00		20 00							13 70		
British Empire	8 00		8 00									
China Fire	1 88		1 88	1 71		1 63	08	1 71	90.95	1 18	1 71	144.92
Connecticut Fire	240 85	131 41	109 44	70 41	55 72	13 00	1 69	14 69	13.42	32.50	14 69	45.20
Columbia	9 99	63	9 36	58		55	03	58	6.19	6 42	58	9.03
Continental	578 68	89	577 79	188 17	2 50	148 97	36 70	185 67	32.13	2,979 97	385 67	12.94
Equitable Fire & Marine	40 54	18 65	21 89	2 60		2 60		2 60	11.87	6 51	2 60	39.93
Fidelity Phenix Fire of N.Y.	1,816 16	10	1,816 06	329 62	11 38	270 57	47 67	318 24	17.52	3,695 78	318 24	8.61
Firemen's Ins. Co. of Newark	103 09		103 09							120 99	−1,000 00	
First American	46 10		46 10	303 62		242 47	61 15	303 62	658.61	206 29	303 62	147.18
Globe & Rutgers	6,449 48	671 38	5,778 10	114 63	79 80	33 11	1 72	34 83	0.60	2,844 31	34 83	1.22
Great American	363 80	35	363 45	89 72		79 72	10 00	89 72	24.69	1,437 39	89 72	6.24
Guardian Ins. Co. of Canada	2 25		2 25	101 66		101 66		101 66	5,100.00	1,201 72	101 66	8.31
Hartford Fire	4,461 86		4,461 86	2,981 70		2,981 70		2,981 70	66.83	4,461 86	2,881 70	64.59
Home	32,563 54		32,563 54	14,830 16		13,618 30	1,211 86	14,830 16	45.54	42,708 33	11,849 16	27.75
Hudson Bay	39 21	20 94	18 27							11 95		
Imperial Assurance	592 10	573 39	18 71	114 92	113 76	1.10	06	1 16	6.19	10 49	1 16	11.05
Imperial Guar. & Acc.										17 73		
Imperial Insurance	137 96	19 65	118 31	60		52	08	60		74 05	60	
Independence												
Insurance Co. of N.A.	1,139 20	224 44	914 76							748 26		
Insurance Co. of Penna.	640 16	41 73	598 43	17		12	05	17		172 43	17	10
La Salle												
London Canada	4 62	1 68	2 94							2 59		
Maryland Insurance										25 01		
Mercury	678 09	60 20	617 89	6 82		6 82		6 82	1.10	58 99	6 82	11.56
Michigan	23 48		23 48							9 18		
National Fire	579 21		579 21							222 92		
National Union Fire	5,401 39		5,401 39	561 58		467 91	93 67	561 58	10.40	5,605 45	118 67	2.10
Newark Fire	27 21	15 02	12 19							10 58		
Niagara Fire	132 46	26 98	105 48	24 50		20 50	4.00	24 50	23.23	282 37	24 50	8.68
North River	05		05							2 27		
Northwestern	3,647 36		3,647 36	493 93		394 23	99 70	493 93	13.54	3,474 53	493 93	14.21
Phoenix Ins. of Hartford	387 96	206 60	181 36	61 49	33 40	21 53	6 56	28 09	15.49	53 88	28 09	52.13
Phoenix of London	562 13	67 12	495 01	116 05	4 05	106 47	5 53	112 00	22.63	150 90	112 00	74.22
Providence Washington	91 21	76	90 45	4 55		4 35	20	4 55	5.03	229 28	4 55	1.98

Provident	650 40		650 40							583 18		
Reliance	54 08		54 08	5 69		5 44	25	5 69	10.52	−3 15	5 69	
Royal	245 86	93 66	152 20							131 41		
Security	97 02	20 54	76 48							122 84		
St. Paul Fire & Marine	4,281 80	341 73	3,940 07	2,182 92		2,042 71	140 21	2,182 92	55.40	3,254 22	2,070 92	68.64
Sentinel	33 30	9 82	23 48	34 13	34 13					30 14		
Springfield	471 03	127 05	343 98	28 00		18 00	10 00	28 00	8.14	69 08	28 00	40.58
Sun Ins. Office	84 08	27 32	56 76							32 87		
Toronto General	3,557 16		3,557 16							4,215 29	−45 00	
Union of Canton	−27 38	33	−27 71	3 41		3 26	15	3 41		−7 23	3 41	
United States Fire	287 86	6 40	281 46	36 40		36 40		36 40	12.93	130 54	36 40	27.88
Westchester Fire	285 00	163 65	121 35	56 88	39 81	16 32	75	17 07	14.07	−90 47	17 07	
Western	863 00	87 00	776 00							345 21		
Westminster												
MUTUAL												
Hardware Dealers	7 20		7 20							4 56		
Minnesota Implement	7 20		7 20							4 56		
Retail Hardware	7 20		7 20							4 56		
FARMERS' MUTUAL												
Huron Weather	9,178 70		9,178 70	4,117 19		3,867 44	249 75	4,117 19				
Ont. Farmers' Weather	13,989 34		13,989 34	3,176 40		2,756 75	419 65	3,176 40				
Western Farmers' Weather	28,859 03		28,859 03	6,790 32		4,851 07	1,939 25	6,790 32				
Totals	123,980 36	3,014 35	120,966 01	36,971 52	397 63	32,216 61	4,357 28	36,573 89	30.23	79,911 28	18,009 07	22.54

V
APPENDICES

APPENDIX I

REVIEW OF 1931 LEGISLATION, ONTARIO

During the recent Session certain amendments were effected to *The Insurance Act*, R.S.O., 1927, c. 222, by an amendatory Act cited *The Insurance Act*, 1931 (1931, c. 49), and by *The Statute Law Amendment Act*, 1931 (1931, c. 23).

These amendments, except c. 49, s. 10, came into force on the date of Royal Assent, viz.: April 2nd, 1931. Section 10 comes into force July 1st, 1931.

The following is a synopsis of the amendments so effected:

Definitions:

Section 1 of the Act was amended by adding definitions of "paid in" and "paid up" when applied to the capital stock of an insurer. "Paid in" means the amount paid on shares not including the premium, if any, paid thereon whether such shares are or are not fully paid. "Paid up" means capital stock or shares on which there remains no liability. It was necessary that this distinction be made clear by definition.

Annual Inspection of Insurers:

Section 16 (1) of the Act as amended by 1929, c. 53, s. 5, was further amended by striking out the word "verify" in the fifth line thereof and substituting the word "examine."

Previously the Superintendent was required to visit the offices of licensed insurers at least annually and to verify annual statements rendered to the Department. The word "verify" is too strong and imposed responsibilities which it was not intended the Department should assume. The word "examine" makes the duties intended to be imposed upon the Department more apparent.

License Requirements:

The Insurance Act was amended by adding a new section 24a (1931, c. 49, section 4), which reads as follows:

> "24a. It shall be a condition of a license to carry on automobile insurance in Ontario, for breach of which such license may be cancelled, that, in any action or proceeding in Ontario against a licensed insurer, or its insured, arising out of a motor vehicle accident in Ontario, such insurer shall appear, and shall not set up any defence to a claim under a policy issued outside of Ontario which might not be set up if such policy were issued in Ontario, in accordance with the law of Ontario relating to motor vehicle liability policies."

The purpose of the amendment is to facilitate an Ontario plaintiff recovering in the Ontario courts when an insured non-resident is involved in a motor vehicle accident in Ontario. Formerly when an Ontario plaintiff desired to enter suit in such actions in Ontario the non-resident and the insurer sometimes did not appear, taking the position that because the policy was issued out of Ontario the action must be tried in the Province or State where the policy was issued, even though the insurer carried on business in Ontario.

Section 25 of the Act was amended by striking out the words "paid up" wherever they appear therein and substituting therefor the words "paid in."

The words "paid up" formerly appeared in error for the words "paid in." The amendments are in line with the new definitions referred to in paragraphs 43a and 43b of section 1.

Annual Statements:

Section 70 of the Act was amended by striking out the words "other than purely mutual corporations insuring only risks other than mercantile or manufacturing on the premium note plan." This amendment relates to the manner in which insurers must show in their annual statements their liability for premiums not fully earned at the end of the calendar year. The amendment requires mutual corporations to show their unearned premium liability in the same manner as all other insurers.

Rights of Judgment Creditor Against Insurer:

The Insurance Act was amended by adding thereto the following section:

85—(1) Where a person incurs liability for injury or damage to the person or property of another, and is insured against such liability, and fails to satisfy a judgment awarding damages against him in respect of his liability, and an execution against him in respect thereof is returned unsatisfied, the person entitled to the damages may recover by action against the insurer the amount of the judgment up to the face value of the policy, but subject to the same equities as the insurer would have if the judgment had been satisfied.

(2) This section shall not apply to motor vehicle liability policies."

Prior to September 1st, 1930, a comparable section appeared in *The Insurance Act* under the same number. It was repealed in 1930 (1930, c. 41, section 6) because of the amendments to *The Highway Traffic Act* and the insertion therein of a provision relating to motor vehicle liability policies comparable to old section 85 (1). (See 1930, c. 47, section 6). It seemed desirable to revive, in respect of liability policies other than motor vehicle liability policies, the rights of judgment creditors against insurers.

Insurance on Premium Note Plan:

Section 103 of the Act was amended by adding thereto the following subsections:

103 (2) No licensed insurer shall carry on, on the premium note plan, any class of insurance other than fire, livestock and weather insurance.

(3) Sections 104 to 118 shall apply only to contracts made in Ontario.

Previously there were no provisions in the Act respecting insurance on the premium note plan except those governing fire, livestock and weather insurance. The amendment makes it clear that other classes of insurance may not be transacted on this plan.

Sections 104 to 118 relate to premium notes and assessments. During 1930 two extra-provincial mutual corporations have commenced carrying on business in Ontario. The amendment makes it clear that sections 104 to 118 apply only to the Ontario business of such corporations.

The Act was amended by adding a new section 106*a* to written applications relating to the insurance on agricultural property on the premium note plan. Previously most corporations insuring agricultural property on the premium note plan required a written application, but these applications lacked uniformity and omitted much essential information. The amendment requires all such corporations to procure a written application and prescribes its minimum contents.

Life Insurance:

Section 139 (1) of the Act which prescribed the sums insurable at ages less than 10 was repealed and a new sub-section substituted therefor. Previously the Act limited the sums insurable on the lives of children at ages less than 10 to a scale of from $20 to $400 according to the age of the child. The amendment increases the limits to a scale of from $100 to $1,000 according to the age of the child. This is an amendment to the Uniform Life Insurance Act in force uniformly in every Province of Canada except Quebec. The amendment was recommended by the Association of Superintendents of Insurance of the Provinces of Canada and was passed by all Provinces during 1931. It will come into force on July 1st, 1931.

Accident Insurance:

Section 184 of the Act was amended by adding a new subsection 2*a*, which is designed to remove uncertainty as to the application of the provisions of the Act relating to life insurance (Part V) to policies insuring against death by accident which might be regarded as a form of life insurance. The amendment makes it clear that accident insurance contracts are subject to the law expressly relating thereto (Part VIII) and not to the law relating to life insurance except as provided in section 184 (4), wherein certain enumerated provisions of Part V are declared to apply to accident insurance contracts.

Licenses of Insurance Agents:

Section 256 (8) of the Act was amended by adding at the end thereof the following words:

"or (*e*) has employed upon salary or otherwise any person whose application for license as an insurance agent has been refused or whose license has been revoked or suspended under this Part without having first obtained the written approval of the Superintendent."

Prior to this amendment considerable difficulty was experienced in the administration of the Act by licensed agents employing on salary persons whose licenses had been cancelled for cause. Frequently the Act was defeated by a person whose license was cancelled immediately becoming an employee of another agent and continuing to carry on business. This amendment authorizes the revocation of a license of an insurance agent for the additional reason set out in the new clause (*e*).

Section 256 of the Act was amended by adding thereto a new subsection 12(*a*) which is intended to remove the restrictions previously imposed upon life insurance agents who were not authorized to place business with insurers other than their own. The amendment makes it possible for them to place business with other insurers with the written consent of their own insurer.

Regulation of Insurance Rates:

Sections 274 and 275 of *The Insurance Act* were suspended pursuant to *The Statute Law Amendment Act*, 1931 (1931, c. 23, section 17), which reads as follows:

> 17. Notwithstanding anything contained in *The Insurance Act*, sections 274 and 275 of the said Act shall not be deemed to be in force until a day to be named by the Lieutenant-Governor by his Proclamation.

The purpose of this is to remove the obligation previously imposed upon the Department to enforce sections 274 and 275 of *The Insurance Act* relating to the regulation of insurance rates. It was necessary in order to accord with the policy of the Government determined after consideration of the Hodgins Report on automobile insurance premium rates. The sections may be brought into force along with section 275*a* if and when the Government determines to undertake the regulation of insurance rates along the lines recommended by the Commissioner.

In addition to the amendments effected to *The Insurance Act* heretofore described, certain amendments respecting other laws in Ontario and affecting the business of insurance were enacted as follows:

The Companies Act:

The Companies Act, R.S.O., 1927, c. 218, was amended by *The Companies Act*, 1931, c. 46. Clause d of Section 318*a* relating to auditors' reports respecting insurance companies is repealed and a new section requiring that the auditor's report shall state that the balance sheet does not show as assets unpaid balances owing by agents or other insurers whose accounts have not been verified within the next preceding 90 days. The repealed section required auditors to verify such balances as of the end of the year. This requirement has proved unduly onerous and is modified to authorize verification at any time within 90 days of the close of the calendar year.

The Highway Traffic Act:

The Highway Traffic Amendment Act, 1931, c. 54, effected certain amendments to *The Highway Traffic Act*. Amendments to Sections 77 and 78 permit the Minister to accept as proof of financial responsibility an insurance policy, certificate, bond or securities in the amount of not less than $50,000 from owners of large fleets of vehicles.

Section 78 (3) was amended to facilitate proof of financial responsibility by non-residents driving in Ontario, who hold insurance policies issued in the Province or State in which they reside by insurance companies not licensed in Ontario, covering their liability in Ontario as well as elsewhere. The amendment provides for the acceptance of certificates of insurance in such cases where the insurer has complied with the requirements prescribed, namely, the filing of a power of attorney and the undertakings therein mentioned.

Clauses (*a*) and (*b*) of Section 87 (1) were amended to make it clear that motor vehicle liability policies insuring against public liability only or property damage only may be issued. Under the previous law as interpreted by the law officers of the Crown, motor vehicle liability policies were required to insure against both public liability and property damage. Where a policy is offered in proof of financial responsibility it must insure both coverages as formerly.

The new subsection 1(*a*) authorizes the issue of special forms of motor vehicle liability policies such as those required under *The Public Vehicles Act* (passenger hazard only) contingent liability policies, etc., the coverage of which must deviate from the coverage prescribed by Section 87 (1).

Section 87 (3) was amended to authorize the Superintendent to disapprove any policy form which in his opinion should not be issued. Previously policy forms could only be disapproved where they did not comply with the law of Ontario.

An Act Respecting Dominion Agricultural Credit Company, Limited:

This Act (1931, c. 18) authorizes insurance, loan and trust corporations subject to the jurisdiction of the Legislature of Ontario to acquire, hold and dispose of shares of the capital stock of the Dominion Agricultural Credit Company, Limited, a company incorporated under Dominion laws with power among other things, to provide financial assistance for those engaged in agricultural pursuits.

APPEN

UNLICENSED INSURANCE PLACED DURING

LICENSED PURSUANT TO SECTION

Name of Company	Armour, Bell, Boswell & Cronyn, Ltd.	Barton & Ellis, Ltd.	Hardy & Reynolds	* Irish & Maulson, Ltd.	Jones & Proctor Bros., Ltd.
	$	$	$	$	$
American Colony, N.Y.		25,000			
American Eagle Fire, N.Y.		3,166,790			
Bankers & Shippers, N.Y.		2,500			
Boston Mutual, Boston			625,800		
Canadian Union, Montreal		122,150			
Carolina Fire, N.Y.		500			
Employers Fire, N.Y.					
Federal Mutual			5,000		
Fitchburg			12,500		
Glen Cove Mutual, N.Y.		123,600	17,500		
Grain Dealers, Boston			11,300		
Hamilton Fire, N.Y.					
Harmonia Fire, N.Y.		698,286			
Importers & Exporters, N.Y.		87,500			
Indiana Mutual			485,475		
Industrial Fire, Akron					
Knickerbocker, N.Y.		157,500			
Licenses & General, London					
Lloyds, London	68,000	1,686,425			
Lloyds, Chicago		319,958			
Michigan Millers Mut., Chic			28,900		
Millers Mutual, Texas			73,750		
Monarch Fire, Cleveland					
National Fire & Marine, N.J.		176,872			
National Implement, Minn.			53,250		
National Petroleum, Ill.					
National Retailers' Mutual, Chicago			80,350		
New York State Fire, N.Y.					
Ohio Hardware, Ohio			140,550		
Ohio Underwriters, Ohio			79,900		
Pacific Fire, N.Y.		75,000			
Pavonia Fire, N.J.		10,000			
Philadelphia National Ins. Co., Pa.					
Pennsylvania Millers, Pa.			34,800		
Pennsylvania Mutual, Pa.			392,150		
Richmond Fire, N.Y.		104,500			
Standard Ins. Co., N.Y.		52,500			
Twin Mutual, Boston			7,100		
Western Millers, Kansas City					
Gross Amount Insurance placed	68,000	6,809,081	2,048,325		
Amount Cancellations	18,000	508,450	287,800		
Net Amount Insurance placed	50,000	6,300,631	1,760,525		
Gross Amount in Force, Dec. 31, 1930	50,000	6,300,631	1,760,525		
Gross Premiums	580	59,516	43,438		
Return Premiums	134	5,828	18,759		
Net Premiums Written	446	53,688	24,679		

*Figures not available at date of printing.

DIX II

1930 BY SPECIAL INSURANCE BROKERS

259 OF THE INSURANCE ACT

Jones, Seneca & Son	Mitchell & Ryerson	Muntz & Beatty, Ltd.	Murray & Co.	Price, G. U., Ltd.	Ring, Chas. E.	Smith & Walsh, Ltd.	Willis, Faber & Co., Ltd.	Total
$	$	$	$	$	$	$	$	$
								25,000
								3,166,790
								2,500
								625,800
11,500								133,650
								500
		100,000						100,000
								5,000
								12,500
								141,100
								11,300
		350,000						350,000
								698,286
		100,000						187,500
								485,475
		50,000						50,000
								157,500
20,500								20,500
15,000	66,500	168,000	44,500		60,050	173,395	822,000	3,103,870
								319,958
								28,900
								73,750
		150,000						150,000
		165,000						341,872
								53,250
		74,000						74,000
								80,350
6,500								147,050
								79,900
								75,000
								10,000
		50,000						50,000
								34,800
								392,150
								104,500
		22,000						74,500
25,000								32,100
63,000								63,000
141,500	66,500	1,229,000	44,500		60,050	173,395	822,000	11,462,351
21,500			51,000			69,500	158,000	1,114,250
120,000	66,500	1,229,000	−6,500		60,050	103,895	664,000	10,348,101
120,000	66,500	1,229,000	15,000		60,050	103,895	739,500	10,445,101
2,756	596	15,712	636		684	3,396	5,586	132,900
131		5	314			149	886	26,206
2,625	596	15,707	322		684	3,247	5,700	106,694

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Algoma Mutual	Mutual	Sault Ste. Marie	W. G. Emiry
Amherst Island	Mutual	Stella	Samuel Miller
Ayr	Mutual	Ayr	Wm. Mauson
Bay of Quinte Agricultural	Mutual	Picton	H. S. Welbanks
Bertie and Willoughby Farmers'	Mutual	Welland	Nathan Day
Blanshard	Mutual	Science Hill	Duncan McVannell
Blenheim, North	Mutual	Bright	T. E. West
Brant County	Mutual	Brantford	Jas. Polley
Canadian Millers'	Mutual	Hamilton	A. L. Noble
Caradoc Farmers'	Mutual	Mount Brydges	Donald Campbell
Chosen Friends, Canadian Order Society	Fraternal	Hamilton	J. L. Archer
Civil Service Mutual Benefit	Fraternal	Ottawa	A. G. Kingston
Clinton Township	Mutual	Beamsville	E. Durham
Culross	Mutual	Teeswater	K. McKenzie
Dereham and W. Oxford	Mutual	Ingersoll	Chas. Williams
Dorchester, North and South	Mutual	Harrietsville	J. C. Dance
Downie	Mutual	St. Paul's	Wm. Suhring
Dufferin Farmers	Mutual	Shelburne	W. J. Jelly
Dumfries, N., and Waterloo, S.	Mutual	Galt	Geo. L. Telfer
Dunwich Farmers'	Mutual	Iona Station	J. R. Gow
Easthope, South	Mutual	Tavistock	Wm. Kaufmann
Economical	Cash-Mutual	Kitchener	Geo. H. Lang
Ekfrid	Mutual	Appin	D. A. McCallum
Elma Farmers'	Mutual	Atwood	H. Richmond
Empire Life Insurance Company	Stock	Toronto	M. P. Langstaff
Eramosa	Mutual	Rockwood	Chas. Benham
Erie Farmers'	Mutual	South Cayuga	J. Honsberger
Farmers' Central	Mutual	Walkerton	Moses Bilger
Farmers' Union	Mutual	Lindsay	J. J. Robertson
Federal Fire Insurance Co.	Stock	Toronto	E. B. Stockdale
Foresters, Canadian Order of	Fraternal	Brantford	W. M. Couper
Formosa	Mutual	Formosa	Jno. F. Waechter
Germania Farmers'	Mutual	Ayton	Andrew Schenk
Glengarry Farmers'	Mutual	Alexandria	D. A. Ross
Gore District	Cash-Mutual	Galt	Hon. Lincoln Goldie
Grand River	Mutual	Caledonia	W. Bell
Grenville Patron	Mutual	Spencerville	Robt. Mulholland
Grey and Bruce	Mutual	Hanover	T. H. O'Neil
Guelph Township	Mutual	Guelph	Robt. Amos
Halton Union	Mutual	Campbellville	C. E. Hood
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton	Edmund Nixon
Hamilton Police Benefit Fund	Fraternal	Hamilton	Chas. Boecker
Hamilton Township	Mutual	Cobourg	E. H. Martyn
Hand-in-Hand	Stock	Toronto	W. R. Houghton
Hay Township	Mutual	Zurich	Peter Martene
Hopewell Creek	Mutual	New Germany	A. Newstead
Howard Farmers'	Mutual	Ridgetown	R. L. Smyth
Howick Farmers'	Mutual	Wroxeter	John A. Bryans
Huron Weather	Mutual	Woodham	D. Fotheringham
Kent and Essex	Mutual	Merlin	Christian Johnston
Knights of Malta, Chapter General	Fraternal	Toronto	H. A. Hann

DIX III

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Massey	Henry Knight	Sault Ste. Marie	Lt.-Col. T. H. Elliott	Sault Ste. Marie
Stella	Wm. Glen	Stella	E. C. McDonald	Stella
Ayr	Morris Shellard	Galt	A. L. Easton	Ayr
Milford	H. McCartney	Wellington	W. A. Davis	Picton
Ridgeway	A. G. Wilson	Wainfleet	Jno. G. Wills	Wainfleet
St. Mary's	Jas. A. Highet	Science Hill	Thos. H. Driver	Science Hill
Woodstock	A. Harley	Princeton	D. R. Stauffer	Bright
Harley	D. W. Miller	St. George	J. A. Mecasser	Brantford
Toronto	R. A. Thompson	Lynden	J. T. White	Hamilton
Southwold	Archie Walker	Muncey	E. W. J. Sutherland	Mt. Bydges
Toronto			C. H. Fitch	Hamilton
Ottawa			J. J. McGill	Ottawa
Smithville	L. H. Collard	St. Catharines	G. A. Tinlin	Beamsville
Teeswater	Thos. P. McDonald	Teeswater	F. G. Moffat	Teeswater
Tilsonburg	F. H. Gregg	Salford	T. R. Mayberry	Ingersoll
Kingsmill	Herbert Rickard	Dorchester	S. E. Facey	Harrietsville
Stratford	W. M. Robertson	St. Paul's	Geo. Armstrong	St. Paul's
Shelburne	J. A. Marshall	Orangeville	J. A. Richardson	Shelburne
Paris	F. W. Hanes	Dundas	A. W. Hilborn	Galt
Dutton	John W. McCallum	Dutton	W. A. Galbraith	Iona Station
Tavistock	A. Herman	Tavistock	Edwin Caister	Tavistock
Kitchener	L. J. Breithaupt	Kitchener	W. H. Schmalz	Kitchener
Glencoe	L. L. McTaggart	Appin	Herman Galbraith	Appin
Listowel	J. S. Cowan	Atwood	J. R. Hammond	Atwood
Toronto			J. Ross Paterson	Toronto
Rockwood	Jno. Grieve	Rockwood	W. A. Dickieson	Rockwood
Dunnville	C. J. Smelser	Selkirk	A. E. Havill	South Cayuga
Mildmay	John Oswald	Chesley	B. W. Schumacher	Walkerton
Dunsford	M. McMillan	Beaverton	Pearl James	Lindsay
Toronto	H. C. Schofield, M.P.P.	Toronto	H. Begg	Toronto
Montreal			Alf. P. Van Someren	Brantford
Walkerton	Thos. Inglis	Clifford	E. G. Kuntz	Formosa
Ayton	M. E. Murray	Neustadt	R. H. Fortune	Ayton
Martintown	E. J. MacDonald	Alexandria	V. G. Chisholm	Alexandria
Guelph	Jno. R. Blake	Galt	J. N. MacKendrick	Galt
Canfield	R. H. Allan	Caledonia	J. E. Stubbs	Caledonia
South Mountain	John F. Black	Kemptville	W. M. Snyder	Spencerville
Walkerton	D. McKinnon	Chesley	Wm. Ruttle	Hanover
Guelph	J. P. Henderson	Guelph	Geo. McIntosh	Guelph
Freeman	T. J. Leslie	Norval Station	Thos. Moore	Campbellville
Hamilton			Jas. Cochran	Hamilton
Hamilton			Jas. McKay	Hamilton
Port Hope	W. R. Coyle	Roseneath	W. A. Hoskin	Cobourg
Toronto	Jos. Walmsley	Toronto	C. H. C. Fortner	Toronto
Exeter	John Armstrong	Zurich	Henry Eilber	Crediton
Breslau	C. M. Wilhelm	Breslau	A. J. Frank	New Germany
Blenheim	David Wilson	Ridgetown	A. Gillanders	Ridgetown
Fordwich	A. McKercher	Wroxeter	W. S. McKercher	Wroxeter
Brucefield	Jas. Scott	Cromarty	Chas. Monteith	Woodham
Kingsville	D. H. Brown	Chatham	T. B. Harvey	Merlin
Toronto			John B. Pugh	Toronto

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Lambton Farmers'	Mutual	Watford	Jas. Smith
Lanark	Mutual	Perth	D. McLean
Lennox and Addington	Mutual	Napanee	A. C. Parks
Lobo Township	Mutual	Ilderton	T. G. Turnbull
London Police Benefit Fund	Fraternal	London	Jas. Singleton
London Township	Mutual	London	R. Dengate
McGillivray	Mutual	Parkhill	John Robinson
McKillop	Mutual	Seaforth	J. Bennewiss
Maple Leaf	Mutual	Columbus	G. B. Mothersill
Merchants	Stock	Toronto	W. R. Houghton
Mutual Relief Life Ins. Co.	Mutual	Kingston	Dr. J. C. Connell
Nichol	Mutual	Fergus	W. H. Deans
Nissouri	Mutual	Kintore	W. H. Henderson
Norfolk	Mutual	Simcoe	J. Martin
North Kent	Mutual	Dresden	E. L. Moore
Oddfellows, Canadian Order of	Fraternal	Toronto	D. W. Donaldson
Oneida Farmers'	Mutual	Hagersville	A. Anderson
Ontario Commercial Travellers' Association	Fraternal	London	J. W. Grierson
Ontario Equitable Life and Accident	Stock	Waterloo	S. C. Tweed
Ontario Farmers' Weather	Mutual	Grand Valley	Wm. Park
Ontario Threshermen's Mutual	Mutual	Chatham	J. M. Houston
Osgoode	Mutual	Kenmore	J. H. Cumming
Ottawa Firemen	Fraternal	Ottawa	J. J. Allen
Ottawa Police Benefit Fund Ass'n.	Fraternal	Ottawa	Douglas Lee
Otter	Mutual	Norwich	A. W. Smith
Oxford Farmers'	Mutual	Embro	E. Parks
Peel County	Mutual	Brampton	Geo. Cameron
Peel and Maryborough	Mutual	Drayton	Wm. Newstead
Perth	Cash-Mutual	Stratford	G. G. McPerson, K.C
Pilot Insurance Company	Joint Stock	Toronto	D. M. Ferry, Jr.
Prescott Farmers'	Mutual	Alfred	Saml. Parisien
*Provident Assurance Co.	Stock	Montreal, Que.	Hon. P.R. DuTremblay
Puslinch	Mutual	Arkell	W. J. Little
Queen City	Joint Stock	Toronto	W. R. Houghton
Royal Templars of Temperance	Fraternal	Hamilton	F. M. Kay
Saltfleet and Binbrook	Mutual	Hannon	C. S. Bird
Sons of England	Fraternal	Toronto	Arthur J. Taylor
Sons of Scotland	Fraternal	Toronto	Dr. Jno. Ferguson
Southwold Farmers'	Mutual	Shedden	Jno. A. Campbell
St. Joseph Union of Canada	Fraternal	Ottawa	J. S. Tetreault
*Stanstead and Sherbrooke	Joint Stock	Sherbrooke, Que.	Hon. Jacob Nicol
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford	A. S. Kappele
Sydenham	Mutual	Owen Sound	A. S. Donald
Toronto General Ins. Co.	Stock	Toronto	G. L. Smith
Toronto Firemen's Benefit Fund	Fraternal	Toronto	James Simspon
Toronto Police Benefit Fund	Fraternal	Toronto	Robt. J. Carlisle
Townsend Farmers'	Mutual	Waterford	S. C. Kitchen
Usborne and Hibbert	Mutual	Exeter	Frank McConnell

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*Incorporated under Quebec Laws.

DIX III—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Sarnia	Gilford Butler	Croton	A. G. Minielly	Watford
Perth	F. Ferrier	Perth	J. E. Anderson	Perth
Napanee	A. Hartman	Odessa	W. R. Lott	Napanee
Komoka	Wm. Chapman	Denfield	A. E. McKay	Ilderton
London			P. W. Harpur	London
Ealing	C. H. Perkin	Ettrick	Alfred T. Pattison	Denfield
Ailsa Craig	Albert E. Taylor	Parkhill	W. T. Amos	Parkhill
Brodhagan	Jas. Connolly	Goderich	D. F. McGregor	Seaforth
Oshawa	D. M. Morgan	Claremont	P. G. Purves	Columbus
Toronto			Chas. M. Horswell	Toronto
	A. J. Meiklejohn	Kingston	A. J. Meiklejohn	Kingston
Fergus	Job. Ransom	Fergus	Jas. Beattie	Fergus
Thamesford	Stanley Dunn	Ingersoll	E. J. Pearson	Kintore
St. Williams	R. W. Williams	Fairground	N. S. Boughner	Simcoe
Thamesville	I. Bedford	Dresden	W. S. Holmes	Dresden
Toronto	George Sellar	Montreal	Robert Fleming	Toronto
Caledonia	W. G. Fagan	Caledonia	Knud Wodskow	Hagersville
London	A. W. Howe	London	Geo. T. Hair	London
Waterloo	Sen. H. W. Laird	Regina, Sask.	M. J. Smith	Waterloo
	J. C. Breithaupt	Kitchener		
	Ed. Irwin	Waterloo		
	Hon. C. A. Dunning			
Belwoods	C. E. Archibald	Grand Valley	W. A. Wansbrough	Grand Valley
Chatham	E. S. Down	Sheddon	Ethel F. Sandison	Chatham
Ormond	R. S. Hill	Vernon	D. MacLaren	Kenmore
Ottawa			James J. O. Kelly	Ottawa
Ottawa			Jos. Gilhooly	Ottawa
Scotland	A. W. Eddy	Scotland	T. M. Cayley	Norwich
Hickson	Jno. Whaley	Embro	H. W. Sutherland	Embro
Alton	J. H. Rutherford	Albion	F. J. Thompson	Brampton
Moorefield	Q. D. Whale	Alma	Robt. McArthur	Drayton
Stratford	James Jones	Mitchell	Geo. Kay	Stratford
Detroit	F. S. Brown	Detroit	N. Duffett	Toronto
Alfred	Ulric Daoust	Plantagenet	B. G. Parisien	Alfred
Montreal			J. H. Pigeon	Montreal
Hespeler	Peter Iles	Arkell	Thomas Arkell	Arkell
Toronto	Jos. Walmsley	Toronto	H. F. Crighton	Toronto
Toronto			Tom Robertson	Hamilton
Hamilton	A. E. Walker	Bartonville	C. I. Stewart	Hamilton
Toronto	Robt. Patching	Ottawa	David Proctor	Toronto
Toronto			F. S. Mearns	Toronto
St. Thomas	Mungo McNabb	Iona Station	John H. Sells	Shedden
Sherbrooke			Charles Leclerc	Ottawa
Sherbrooke, Que.	C. B. Howard	Sherbrooke, Que	J. G. Armitage	Sherbrooke
Stratford			H. Deuroche	Stratford
Owen Sound	Malcolm Cameron	Owen Sound	E. T. Macdonald	Owen Sound
Toronto	A. Meighen (Hon.)	Toronto	T. G. Breck	Toronto
	W. P. Fess	Toronto		
Toronto			G. A. Lascelles	Toronto
Toronto			Wm. Martin	Toronto
Waterford	Wm. E. Mason	Simcoe	D. A. Hill	Waterford
Dublin	Angus Sinclair	Mitchell	W. A. Turnbull	Exeter

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Walpole Farmers'	Mutual	Jarvis	J. B. McKenzie
Waterloo	Cash-Mutual	Waterloo	L. W. Shuh
Waterloo, North, Farmers'	Mutual	Waterloo	I. S. Hagey
Wawanosh, West	Mutual	Dungannon	Chas. F. Hewitt
Wellington	Joint Stock	Toronto	W. A. Denton
Western Farmers' Weather	Mutual	Woodstock	G. J. MacKay
Westminster Township	Mutual	Wilton Grove	Thos. Hunt
Williams, East	Mutual	Kerrwood	Jno. A. Morrison
Yarmouth	Mutual	St. Thomas	Geo. Westlake

DIX III—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Nanticoke	Jno. Mitchell	Jarvis	Geo. L. Miller	Jarvis
Waterloo	W. G. Weichel, M.P.P.	Waterloo	Arthur Foster	Waterloo
Preston	H. Stauffer	Waterloo	Jos. H. Woods	Waterloo
Kincardine	Robt. Davidson	Dungannon	G. C. Treleaven	Dungannon
Toronto	E. B. Stockdale	Toronto	H. Begg	Toronto
Woodstock	Jas. Connolly	Goderich	E. L. Sutherland	Woodstock
Lambeth	W. H. Weatherston	Glanworth	R. S. Nichol	Wilton Grove
Parkhill	Jno. McCallum	Denfield	Jno. A. McLeish	Kerrwood
St. Thomas	Colin Campbell	Belmont	A. E. Bucke	St. Thomas

APPENDIX IV.

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1923–29

(EXCLUDING EXPERIENCE OF RECIPROCAL EXCHANGES, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND MUTUALS)

Class No.	FRAME PROTECTED			FRAME UNPROTECTED			BRICK PROTECTED			BRICK UNPROTECTED			FIRE PROOF			Class No.
	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	
	$	$		$	$		$	$		$	$		$	$		
2	220,296	158,308	71.86	227,401	169,299	74.45	53,273	10,525	19.76	11,149	3,431	30.77	2,748	855	31.11	2
4	120,504	66,624	55.29	158,679	40,323	25.41	1,127,975	930,578	82.50	239,822	108,808	45.37	6,143	817	13.30	4
6	96,852	29,270	30.22	65,795	15,369	23.36	675,138	112,652	16.69	70,652	22,606	32.00	21,478	919	4.28	6
8	124,343	36,515	29.37	293,447	121,669	41.46	1,446,426	804,906	55.65	347,953	189,625	54.50	123,879	17,681	14.27	8
10	13,535,266	4,842,640	35.78	5,371,878	3,589,150	66.81	11,550,600	3,103,994	26.87	1,097,708	626,944	57.11	35,114	7,918	22.55	10
14	105,134	32,885	31.28	1,890,600	865,583	45.78	21,726	14,749	67.88	62,353	36,735	58.91	2,372	22	.93	14
16	16,879	65,500	388.06	6,975,156	6,386,867	91.57	8,352	4,427	53.01	298,832	173,739	58.14	408	672	164.71	16
22	170,286	62,188	36.52	73,785	37,348	50.62	94,804	28,286	29.84	9,514	72	76	1,654	45	2.72	22
24	50,155	16,891	33.68	76,333	37,603	49.26	326,251	112,733	34.55	49,539	6,596	13.31	49,605	10,136	20.43	24
101	1,588,420	743,166	46.79	1,042,778	476,273	45.67	5,639,445	2,438,786	43.25	482,920	217,408	45.02	281,583	29,564	10.50	101
102	61,128	21,684	35.47	35,853	17,047	47.55	198,606	112,217	56.50	20,158	2,582	12.81	5,928	1,796	30.30	102
103	36,426	13,934	38.26	14,018	4,536	32.36	209,576	153,884	73.43	13,040	13,893	106.54	12,364	3,522	28.49	103
110	95,951	63,658	66.34	30,899	23,216	75.14	493,205	399,319	80.96	37,723	17,511	46.42	4,938	369	7.47	110
112	13,229	16,210	122.53	2,543	88	3.46	89,259	41,734	46.76	3,061	159	5.19	2,968	1,546	52.29	112
114	207,778	222,909	107.28	61,123	73,409	120.10	1,293,102	1,514,675	117.13	67,364	31,311	46.48	18,070	4,000	22.14	114
116	6,573	14,663	223.08	2,486	600	24.14	92,737	138,891	149.77	1,850	....	....	6,532	712	10.90	116
124	125,919	127,417	101.19	79,237	26,487	33.43	503,272	199,072	39.56	87,375	32,255	36.92	6,702	665	9.92	124
126	4,545	685	15.07	1,568	193	12.31	50,497	27,219	53.90	2,081	10,841	520.95	2,547	50	1.96	126
128	149,029	202,372	135.79	56,203	41,578	73.98	839,098	656,603	78.25	77,349	34,969	45.21	7,105	142	2.00	128
130	2,963	955	32.23	1,185	228	19.24	84,712	51,719	61.05	689	12	1.74	10,249	3,379	32.97	130
132	105,710	55,316	52.33	44,857	18,938	42.22	524,491	417,034	79.51	39,570	28,009	70.78	11,877	868	7.31	132
136	473,916	246,846	52.09	200,827	106,548	53.05	739,188	437,142	59.14	85,966	27,405	31.88	3,377	1,050	31.10	136
138	75,212	7,232	9.62	29,800	12,792	42.93	490,958	336,273	68.49	31,332	19,002	60.65	13,303	10,333	77.67	138
140	317,406	165,930	52.28	322,082	141,685	43.99	1,016,622	402,023	39.54	178,103	29,328	16.47	6,542	412	6.30	140
142	20,251	11,547	57.02	4,450	273	6.13	170,941	75,049	43.90	1,405	1,871	133.17	15,427	42	.27	142
146	241,173	102,849	42.65	154,659	69,753	45.10	527,086	177,721	33.72	75,690	28,004	37.00	3,439	15	.44	146
154	15,970	1,939	12.14	17,540	821	4.68	52,023	545	1.05	4,512	....	....	682	....	....	154
156	35,118	25,327	72.12	56,071	30,579	54.54	180,564	47,089	26.08	29,279	8,454	24.87	7,989	2	.02	156
160	631,770	415,303	65.74	297,647	152,564	51.26	2,692,300	1,646,536	61.16	130,411	55,494	42.55	60,415	16,150	26.73	160
164	1,969	....	....	817	....	....	20,240	16,048	79.29	566	1,015	179.33	3,095	7,999	258.45	164
168	83,699	19,097	22.82	92,285	45,950	49.79	879,264	220,223	25.05	76,076	24,474	32.17	317,075	14,097	4.45	168
176	61,538	36,830	59.85	37,375	16,648	44.54	238,622	129,245	54.16	13,274	8,458	63.67	5,459	238	4.36	176
180	10,228	2,830	27.67	4,585	2,802	61.11	40,850	1,863	4.56	916	146	15.94	1,297	402	30.99	180
184	8,603	2,310	26.85	353,375	224,036	63.40	12,451	3,636	29.20	75,856	42,561	56.11	656	....	....	184
186	255,866	220,224	86.07	1,342,744	754,067	56.16	695,810	495,867	71.26	474,633	246,471	51.93	31,550	20,510	65.01	186
196	6,795	3,459	50.91	3,838	2,912	75.87	28,667	36,299	126.62	1,276	....	....	583	421	72.21	196
197	47,248	24,752	52.39	19,496	5,221	26.78	29,586	3,069	10.37	710	....	....	462	175	37.88	197
200	1,250,082	478,269	38.30	664,355	317,719	47.82	2,834,033	819,104	28.90	273,821	119,279	43.56	11,158	578	5.18	200
254	53,732	5,438	10.12	13,724	4,710	34.42	205,040	32,453	15.83	7,627	4,000	52.45	24,982	2,958	11.84	254
256	3,578	813	22.72	919	....	....	9,112	1,754	19.25	213	....	....	725	....	....	256
260	751,791	360,991	48.02	428,094	128,402	29.99	1,096,130	615,462	56.15	47,753	7,739	16.21	78,803	12,226	15.51	260
266	12,481	7,158	57.35	5,833	2,200	37.72	13,615	2,234	16.41	583	15	2.57	912	387	42.43	266
268	23,836	15,267	64.05	2,345	4,261	181.71	118,181	12,695	10.74	1,365	....	....	29,547	195	.66	268
276	14,372	3,829	26.64	12,794	11,739	91.75	20,721	4,481	21.63	1,510	....	....	697	....	....	276
278	13,297	1	.01	9,924	1,861	18.75	231,322	2,979	1.29	11,449	50	.44	2,530	....	....	278

280	21,756	901	4.14	5,371	69	1.28	49,345	4,160	8.43	2,438	...	...	1,904	...	...	280
300	79,488	61,912	77.89	22,474	11,903	52.96	306,945	245,972	80.14	20,982	8,478	40.41	6,194	125	2.02	300
302	78,403	43,100	54.97	32,526	9,261	28.47	74,223	9,663	13.02	5,639	430	7.63	871	19	2.18	302
304	124,317	59,859	48.15	41,796	25,413	60.80	175,883	74,093	42.13	22,457	9,672	43.07	4,924	1,090	22.14	304
306	108,632	49,537	45.60	43,704	24,842	56.84	335,441	135,971	40.53	49,124	31,866	64.87	5,783	...	...	306
308	89,695	20,629	23.00	35,985	13,796	38.34	70,229	17,378	24.74	9,026	1,621	17.96	872	1,308	150.00	308
316	507,388	296,281	58.39	208,012	151,836	72.99	322,617	266,228	82.52	38,107	5,349	14.04	4,944	155	3.14	316
318	457,205	298,160	65.21	1,412,698	1,081,132	76.53	44,306	21,698	48.97	32,814	40,929	124.73	3,282	50	1.52	318
320	26,324	5,922	22.50	32,511	23,901	73.52	17,903	8,863	49.51	5,067	69	1.36	411	18	4.38	320
322	24,013	17,869	74.41	2,881	903	31.34	80,349	42,730	53.18	4,163	6	.14	10,754	1,621	15.07	322
324	616,896	278,509	45.15	116,522	42,620	36.58	2,179,596	680,801	31.24	88,811	22,786	25.66	90,862	11,801	12.99	324
326	72,531	39,672	54.70	17,543	13,020	74.22	480,925	244,607	50.86	15,492	543	3.50	19,101	7,985	41.80	326
338	25,478	18,465	72.47	8,524	2,921	34.27	200,964	87,487	43.53	14,848	12,548	84.51	18,398	421	2.29	338
346	165,811	49,029	29.37	78,031	39,238	50.29	550,661	170,322	30.93	39,073	4,074	10.43	14,702	473	3.22	346
350	5,081	9,911	195.06	2,928	50	1.71	65,328	63,030	96.48	2,104	5,016	238.40	496	635	128.02	350
352	19,388	30,030	154.89	5,318	5,498	103.38	129,966	298,805	229.91	10,313	26,694	258.84	14,835	4,448	29.98	352
354	50,855	5,705	11.22	13,136	1	.01	373,041	126,443	33.90	14,370	7,138	49.67	8,717	3	.03	354
356	15,136	18,073	119.40	2,262	552	24.40	37,204	18,812	50.56	972	5,393	554.84	4,650	...	...	356
358	140,479	77,815	55.39	286,873	154,678	53.92	334,433	197,709	59.12	103,377	76,318	73.82	4,411	1,998	45.30	358
366	1,474	1,010	68.52	82	...	...	8,911	4,523	50.76	400	...	...	316	...	...	366
368	16,271	2,418	14.86	17,692	5,475	30.95	42,338	9,489	22.41	11,923	24,895	208.80	12,997	68	.52	368
370	90,215	86,040	95.37	133,062	66,607	50.06	113,947	143,027	125.52	41,822	38,027	90.93	5,722	5,261	91.94	370
372	31,414	12,347	39.30	18,887	2,791	14.78	172,899	94,525	54.67	12,957	378	2.91	8,340	1,034	2.40	372
374	39,026	5,074	13,00	54,318	5,459	10.05	142,942	21,085	14.75	28,188	1,545	5.48	13,792	385	2.79	374
386	26,106	50,652	194.02	7,730	7,531	97.43	336,483	575,312	170.98	12,124	22,779	187.88	24,720	423	1.71	386
388	197	152	77.15	1,904	42	2.20	522	3,046	583.52	...	...	...	...	...	...	388
390	8,091	5,209	64.38	9,818	4,521	46.05	2,726	4,369	160.27	247	44	17.81	225	...	...	390
394	2,912	3,945	135.47	661	145	21.94	94,724	183,267	193.47	622	8,893	1,429.74	2,899	8	.28	394
396	37,049	22,667	61.18	7,202	2,398	33.29	215,123	112,885	52.47	4,525	4,775	90.06	15,612	17,906	114.69	396
402	136	...	...	...	...	...	−27	...	...	...	...	...	−138	...	...	402
404	16,731	5,960	35.62	21,143	9,278	43.88	60,574	30,851	50.93	7,396	1,327	17.94	1,886	209	11.08	404
406	92,765	27,589	29.74	396,291	266,296	67.20	279,034	45,617	16.35	110,605	37,518	33.92	26,200	1,298	4.95	406
412	22,045	6,462	29.31	15,039	29,737	197.73	344,674	305,068	88.51	24,883	331,127	1,330.74	2,755	40	1.45	412
416	50,665	20,560	40.58	134,191	29,895	22.28	302,827	99,019	32.70	62,447	26,977	43.20	138,607	24,389	17.60	416
418	30,781	19,086	62.01	8,526	23,136	271.36	9,470	318	3.36	2,335	...	...	3,537	8	.23	418
420	210,616	105,381	50.03	187,908	98,762	52.56	421,261	401,987	95.42	86,073	27,421	31.86	17,112	77,067	450.37	420
424	41,840	26,281	62.81	3,449	1,005	29.14	253,364	210,339	83.02	2,896	...	...	9,363	1,344	14.35	424
426	19,583	2,096	10.70	2,795	283	10.13	95,021	123,960	130.46	6,192	609	9.84	5,632	...	...	426
430	519,180	521,462	100.44	150,468	85,186	56.61	173,082	77,469	44.76	14,146	...	...	813,726	120,562	14.82	430
432	114,356	64,979	56.82	239,427	154,101	64.36	24,220	19,097	78.85	16,227	9,031	55.65	33,033	26,854	91.29	432
438	10,364	7,200	69.47	5,006	1,576	31.48	30,870	25,930	84.00	1,223	2,736	223.71	2,468	1,521	61.63	438
442	25,470	15,866	62.29	5,358	439	8.19	37,445	3,679	9.83	1,141	...	...	2,670	16	.60	442
446	125,056	42,995	34.38	16,051	7,980	49.72	249,685	227,877	91.27	5,373	2,231	41.52	4,142	1,709	41.26	446
450	22,245	46,966	211.13	9,134	7,550	82.66	127,128	218,150	171.60	4,797	4,406	91.85	2,086	32	1.53	450
452	2,284	200	8.76	2,144	149	6.95	21,797	81,393	373.41	2,402	20,452	851.46	3,522	...	...	452
458	134,470	106,358	79.09	1,575,628	1,031,731	65.48	39,134	10,861	27.75	68,189	72,652	106.54	4,294	8	.19	458
460	352,615	309,269	87.71	225,845	173,219	76.70	1,340,641	1,134,167	84.60	86,865	29,283	33.71	64,024	7,603	11.88	460
464	1,348	127	9.42	1,229	3,426	278.76	8,188	3,188	38.93	254	...	...	4,864	...	...	464
466	535	29	5.42	105	40	38.10	2,143	887	41.39	465	...	...	137	...	...	466
468	704	...	...	730	2,108	288.77	2,804	695	24.79	149	...	...	1,144	...	...	468
470	36,758	15,496	42.16	26,805	10,007	37.33	125,584	51,716	41.18	8,879	566	6.37	2,938	84	2.86	470
472	10,131	1,469	14.50	1,537	655	42.62	26,152	5,791	22.14	2,338	24	1.03	1,623	...	...	472
474	105,266	24,645	23.41	28,172	11,154	39.59	296,073	54,406	18.38	11,629	248	2.13	20,790	879	4.23	474
476	19,363	3,147	16.25	5,677	8	.14	105,086	88,463	84.18	4,346	148	3.41	20,135	2,088	10.37	476
480	60,420	31,734	52.52	128,976	55,857	43.31	139,566	61,642	44.17	87,279	62,925	72.10	57,188	9,275	16.22	480
484	72,004	22,579	31.36	141,353	156,361	110.62	115,291	83,306	72.26	122,300	107,000	87.49	2,284	...	...	484
486	83,397	42,930	51.48	37,984	29,141	76.72	1,046,970	726,665	69.41	54,892	17,914	32.63	97,813	13,324	13.62	486
490	7,978	12,577	157.65	3,016	176	5.84	104,512	113,685	108.78	6,664	2,030	30.46	6,920	...	...	490
492	70,308	17,128	24.36	22,811	4,241	18.59	76,787	21,211	27.62	3,660	144	3.93	2,088	22	1.05	492
494	1,438	...	...	566	...	...	18,004	12,605	70.01	295	...	...	189	...	...	494

APPENDIX IV.—Continued

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1923–29

(Excluding Experience of Reciprocal Exchanges, Farmers' Mutuals and Associated New England Mutuals)

Class No.	Frame Protected			Frame Unprotected			Brick Protected			Brick Unprotected			Fire Proof			Class No.
	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	
	$	$		$	$		$	$		$	$		$	$		
498	17,221	848	4.92	1,464	3,015	205.94	52,456	21,928	41.80	1,075	1,500	139.53	3,952	1,909	48.30	498
502	2,898			102			1,730			28			−362			502
504	5,944	944	15.88	2,644	627	23.71	30,147	3,811	12.64	2,956	3	.10	4,143	30	.72	504
506	39,355	105,043	266.91	24,581	24,865	101,86	69,629	292,639	420.28	17,741	36,755	207.18	13,940	137,372	985.45	506
508	38,527	129,465	336.04	19,922	57,651	289.38	70,758	283,290	400.36	10,712	18,873	176.19	7,575	99,346	1,311.50	508
510	10,277	8,452	82.24	1,612			10,744	15,273	142.15	595			816			510
514	18,258	11,088	60.73	6,779	417	6.15	47,951	184,093	383.92	2,340	60	2.56	4,481	335	7.48	514
516	3,739	2,970	79.43	6,746	1,015	15.05	12,386	785	6.34	889	15	1.69	1,758			516
522	8,317	1,411	16.97	3,923	2,602	66.33	87,615	69,044	78.80	10,786	100	.93	1,567	666	42.50	522
526	9,116	198	2.17	8,178	605	7.40	41,849	3,912	9.35	28,513	1,460	5.12	3,263			526
528	49,721	33,063	66.50	21,038	14,239	67.68	253,148	500,380	197.66	73,956	37,332	50.48	2,504	62	2.48	528
533	38,070	4,497	11.81	51,058	5,558	10.89	1,495	417	27.89	944			696			533
534	4,824	73	1.51	129,591	20,511	15.83	543	1,168	215.10	508	173	34.06		163		534
604	4,617	922	19.97	5,344	400	7.48	22,847	3,968	17.37	13,486	927	6.87	1,198	276	23.04	604
606	261,538	122,970	47.02	82,398	34,447	41.81	145,024	34,687	23.92	9,582	2,006	20,93	5,964	6	.10	606
617	52,087	11,249	21.60	72,200	26,252	36.36	213,191	28,088	13.17	32,658	70,588	216.14	77,289	4,950	6.40	617
620	270,029	148,989	55.18	289,502	159,196	55.00	870,303	273,402	31.41	105,777	33,536	31.70	61,085	5,050	8.27	620
622	157,673	76,774	48.69	758,852	359,051	47.31	39,478	41,604	105.39	71,707	21,312	29.72	2,119	86	4 06	622
624	358,871	125,990	35.11	42,146	8,441	20.03	31,243	35,331	113.08	1,469	862	58.68	1,271	235	18.49	624
626	2,975	3,519	118.29	1,467	2,359	160.80	1,832	12	.65	316			130			626
628	2,519	278	11.04	4,763	249	5.23	5,289			54	101	187.04				628
630	541,316	265,546	49.06	396,315	53,754	13.56	275,220	69,098	25.11	25,600	2,164	8.45	18,088	646	3.57	630
636	493,158	180,775	36.66	258,371	101,701	39.36	1,520,156	522,920	34.40	148,372	32,274	21.75	72,819	2,187	3.00	636
642	3,619	1,046	28.90	5,860	1,800	30.72	6,774	3,555	52.48	1,422	2,034	14.30				642
648	68,838	54,800	79.61	37,489	19,532	52.10	4,750	7,637	160.78	3,695	1,822	49.31	1,079			648
650	1,048,759	704,992	67.22	1,745,658	1,093,054	62.62	41,560	16,129	38.81	18,613	3,762	20.21	715			650
652	212,705	40,063	18.83	150,782	47,096	31.23	15,920	6,117		2,049			338			652
654	66,947	6,743	10.07	76,742	55,061	71.75	33,132	4,676	14.11	7,192	781	10.86	2,984	224	7.51	654
656	701,720	294,049	41.90	1,232,252	402,794	32.69	1,172,254	446,525	38.09	103,474	40,320	38.97	62,586	29,330	46.86	656
670	499,166	366,270	73.38	803,794	562,446	69.97	789,637	530,450	67.18	39,960	7,913	19.80	47,018	8,152	17,34	670
672	54,525	23,883	43.80	243,233	154,597	63.56	19,166	5,507	28.73	7,239	6,699	92.54	3,427	4,972	145.08	672
674	50,679	12,918	25.49	2,937	1,470	50.05	31,538	8,546	27.10	335			3,383	421	12.44	674
680	64,377	36,978	57.44	53,791	57,319	106.56	629,298	291,121	46.26	34,414	7,390	21.47	193,305	133,551	69.09	680
682	3,668	1,340	36.53	160,641	191,565	119.25	4,636	19,867	428.54	2,392	117	4.89	365			682
686	1,663	1,908	114.73	109,269	73,344	67.12	3,607	726	20.13	1,015	900	88.67	568			686
702	189,662	68,984	36.37	338,655	138,561	40.91	216,217	143,845	66.53	18,761	3,478	18.54	26,247	10,940	41.68	702
703	73			2,134	1,500	70.29	39						10			703
704	265	100	37.74	3,161	8,340	263.84	4,050			17						704
705	10,271	4,970	48.39	7,016	4,920	70.13	3,763	4,369	116.10	856	167	19.51	255			705
706	1,330			6,446	192	2.98	2,529	5	.20	138			68			706
708	1,590	38	2.39	210			6,773	555	8.19	363						708
710	14			2			649			11			−50			710
712	38						1,082						659			712
714	6,234	1,205	19.33	3,873	221	5.71	10,990	3,012	27.41	992			530			714
720	4,375			−178			222						−14			720

802	3,091	30	.97	519	....	....	34,036	17,563	51.60	526	....	....	2,391	28	1.17	802
804	23,999	10,711	44.63	6,402	1,658	25.90	1,146,529	589,705	51.43	4,229	16	.38	165,702	4,305	2.60	804
820	18,257	2,419	13.25	2,879	414	14.38	556,294	257,565	46.30	5,610	1,380	24.60	45,033	2,081	4.62	820
842	234,764	49,425	21.05	57,205	20,972	36.66	683,067	173,385	25.38	43,273	7,354	16.99	21,269	7,151	33.62	842
852	58,760	10,132	17.24	9,543	5,422	5.68	723,422	172,533	23.85	35,336	32,648	92.39	77,430	15,990	20.65	852
858	17,118	1,115	6.51	1,807	64	3.54	221,852	252,792	113.95	11,002	1,115	10.13	5,538	−169	....	858
862	116,350	3,700	3.18	21,120	29	.14	289,971	17,376	59.92	17,934	411	22.93	57,683	92	.16	862
866	16,872	5,782	34.70	2,775	3,842	138.45	581,677	834,830	143.52	14,252	16,169	113.45	40,751	16,482	40.44	866
886	167,497	25,560	15.26	49,951	13,157	26.34	3,296,857	1,437,422	43.60	229,578	89,998	39.20	257,652	56,808	22.05	886
952	16,732	1,558	9.31	13,463	3,332	24.75	193,334	35,936	18.59	3,779	68	1.80	35,971	1,280	3.56	952
956	3,194	555	17.38	4,634	1,631	35.20	32,977	1,097	3.33	364	01	.27	23,316	312	1.34	956
	32,448,002	14,989,833	46.20	33,942,279	21,614,731	63.68	65,066,841	32,568,831	50.05	7,112,238	3,782,891	53.19	4,249,240	1,064,704	25.06	

EXPERIENCE ON FIRE INSURANCE RISKS IN ONTARIO CLASSIFIED AS TO CONSTRUCTION AND PROTECTION FOR YEARS 1923 TO 1929

Year	Frame Protected			Frame Unprotected			Brick Protected			Brick Unprotected			Fire-proof			All Constructions		
	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio
	$	$		$	$		$	$		$	$		$	$		$	$	
1923......	4,924,609	2,723,614	55.31	4,869,240	3,978,103	81.69	9,136,573	5,475,387	59.93	1,058,983	925,714	87.81	568,692	254,527	44.76	20,558,097	13,357,345	64.97
1924......	4,394,695	2,188,627	50.38	4,877,495	3,397,215	68.57	8,924,106	5,744,052	63.09	1,015,029	640,253	60.51	636,707	223,049	34.26	19,848,032	12,193,196	61.43
1925......	4,376,660	2,348,957	53.67	4,643,234	3,366,639	72.50	9,106,839	4,581,153	50.30	992,321	468,108	47.17	584,647	103,795	17.75	19,703,701	10,868,652	55.16
1926......	4,739,699	1,869,993	39.45	5,042,870	2,637,555	52.31	9,413,272	3,838,934	40.78	1,000,959	422,967	42.25	532,422	105,996	19.90	20,729,222	8,875,445	42.81
1927......	4,537,612	2,260,445	49.82	4,825,219	2,680,339	55.55	9,304,217	3,672,154	39.47	1,009,149	339,550	33.65	566,851	86,119	15.19	20,243,048	9,038,607	44.65
1928......	4,710,397	1,813,059	38.49	4,759,094	2,375,620	49.92	9,668,586	4,504,290	46.59	1,031,377	447,554	43.39	634,405	203,298	32.05	20,803,859	9,343,821	44.96
1929......	4,764,330	1,785,138	37.47	4,925,127	3,179,260	64.55	9,513,248	4,752,861	49.96	1,004,420	538,745	53.64	725,516	87,920	12.12	20,932,641	10,343,924	49.42
Totals....	32,448,002	14,989,833	46.20	33,942,279	21,614,731	63.68	65,066,841	32,568,831	50.05	7,112,238	3,782,891	53.19	4,249,240	1,064,704	25.06	142,818,600	74,020,991	51.83

APPENDIX IV—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS

CLASS NO.

Non-Hazardous

2. Barns and Stables, Private, other than farm.
4. Churches and Chapels.
6. City and Town Halls, Courthouses, State Capitols, Armories, Fire Department Houses, Libraries (public), Museums of Art, and Natural History.
8. Colleges, Universities, Boarding Schools, Convents, Schools and Academies, with or without dormitories.
10. Dwellings without Barns or with Barns Attached (excluding seasonal and farm risks), Apartment and Flat Houses, Palatial Dwellings (Apartment Houses having one general Dining Room, classify with Hotels, see 620).
14. Dwellings and Outbuildings—Summer or Winter only.
16. Farm Risks (buildings and contents), including Live Stock.
22. Garages (private).
24. Hospitals, Sanatoriums, Asylums (Deaf, Dumb, Blind, Orphan), Homes for the Aged.

Mercantile

101. Mercantile Buildings (including those with public hall or lodge rooms above), except 103 (See 168, 200, 184 and 186).
103. Mercantile Buildings with Wholesale Occupancy exclusively.
102. Mercantile Stocks—Agricultural Implements, Automobile and Carriage Salesrooms.
110. Mercantile Stocks—Boots and Shoes, retail.
112. Mercantile Stocks—Boots and Shoes. Leather Goods (Hides, Harness and Trunks), Rubber Goods, wholesale.
114. Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, retail, Merchant Tailor, Regalia, Costumer and Dressmaking.
116. Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, wholesale.
124. Mercantile Stocks—Drugs, Chemicals and Medicines, retail.
126. Mercantile Stocks—Drugs, Chemicals, and Medicines, wholesale.
128. Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, retail.
130. Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, wholesale.
132. Mercantile Stocks—Furniture, Musical Instruments, Music, Undertakers' Establishments, Photographers' Supplies, Optical and Scientific Goods, retail.
136. Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, retail.
138. Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, wholesale.

CLASS NO.

140. Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment, Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, retail.
142. Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, wholesale.
146. Household Furniture in Mercantile Buildings.
154. Mercantile Stocks — Liquors and Wines, wholesale.
156. Lodge and Society Rooms (Masonic, Oddfellows, etc.), Contents only.
160. Mercantile Stocks — Miscellaneous, wholesale and retail.
164. Mercantile Stocks—Millinery, Feathers, Artificial Flowers, wholesale.
168. Offices and Banks, Telephone Exchanges, Buildings and Contents.
176. Restaurants, Contents only.
180. Saloons (Liquor), Contents only.
184. Stores, Country (Remote or Crossroad), usually of moderate or small values, Buildings and Contents.
186. Stores, General (village or city), including Department Stores, Contents only.
196. Mercantile Stocks—Tobacco, Cigars, Smokers' Articles, wholesale.
197. Wharf risks, Ferry Houses, Contents.
200. Mercantile Buildings, Retail Occupancy, with Dwellings only above Grade Floor.

Warehouses

254. Cold Storage, Contents only.
256. Cotton (no compressing), Building and Contents.
260. General storage, not specifically classed, Contents only.
266. Fibres (other than Cotton and Wool and Tobacco), Contents only.
268. Household Furniture, Contents only.
276. Tobacco, Building and Contents.
278. Whiskey, Building and Contents.
280. Wool, Contents only.

MANUFACTURING SPECIALS

Woodworkers

(Building and Contents)

300. Agricultural Implement Factories, and other Factories having woodworking (principally hard) in conjunction with ironwork, painting, etc., such as Carriage, Bed Spring, Incubator, Refrigerator, Sewing Machine and Wringer Factories and Car Works.

APPENDIX IV—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS—Continued

CLASS NO.

302. General Woodworking, without power, including Carpenter and Cabinet Shops, Looking Glass and Picture Frame Factories, Cooper Shops.
304. General Woodworking, with power and without finishing, Chair, Pail, Tub, Tank, Bobbin, Ladder, Wooden Toy Factories, Match Factories, Moulding, Turning, Wheel, Hub, Spoke and Spool Factories — Carpenter Shops with power.
306. Furniture, Organ, Piano, Graphophone, Rattan, Wooden Trunk, Casket and Billiard Table Factories—Clock Factories if with woodworking.
308. Marine Railways, Shipyards, Boat Building, Dry Docks.
316. Planing Mills, Sash, Door, Blind and Wooden Box Factories—Dry Houses for Lumber.
318. Saw Mills.
320. Shingle, Stave, Lath, Veneer and Kindling Wood Mills— Excelsior Factories.

Metal Workers

(Building and Contents)

322. Automobile Factories.
324. Heavy Metal Workers Generally—Foundries for Iron, Brass, Type Work and Stoves—Furnaces, Rolling Mills, Machine Shops (with Foundries connected)—Boiler Shops, Nut and Bolt Works, Bicycle and Firearms Factories, Locomotive Works, Wireworking and Drawing, Machine Shops without Foundries.
326. Light Metal Workers generally—Hardware Factories for manufacturing Cutlery, Copper or Brassware, Axes, Tools, Nails, Tacks, Pins and Needles—also Clock Factories if no woodworking, Jewellery, Watch, Dental, Scientific and Surgical Instrument Factories, Miscellaneous Metal-Workers not otherwise specified, Silver, Aluminum and Tableware Factories — Electroplating.
338. Stamping Works—Tin, Hollow-ware, Iron Bedstead, Gas Fixtures, Lamp and Iron Toy Factories—Japanneries.

Other Occupations

(Building and Contents)

346. Bakeries and Macaroni Factories.
350. Bleacheries, Dye and Print Works.
352. Boot, Shoe, Slipper, Heel and Counter Factories.
354. Breweries.
356. Brush and Broom Factories.
358. Canneries—Canning and Preserving Works for Fruit, Vegetables and Fish.

CLASS NO.

366. Celluloid Works—Celluloid and Celluloid Goods Factories.
368. Cement Mills.
370. Cereal Mills—Grist and Feed Mills and Rice Mills.
372. Chemical works of the milder hazards.
374. Chemical works of hazardous nature or with explosive hazard.
386. Clothing, Cap and Overall Factories—Tent, Awning, Sail and Rigging Lofts.
388. Coal Breakers and Mining Buildings—Anthracite.
390. Coal Tipples and Top Works—Bituminous.
394. Collar, Cuff, Shirt, Corset, Waist and other White Goods Factories.
396. Confectionery, Chocolate and Chewing Gum Factories.
402. Cotton Gins.
404. Cotton Mills (Full Process).
406. Creameries, Powdered and Condensed Milk, Caseine and Cheese Factories.
412. Distilleries and Rectifying Works (Steam).
416. Electric light and power plants (when separately insured), Water Works and Pumping Stations—Filtration Plants.
418. Fertilizer and Phosphate Factories.
420. Flour Mills.
424. Fur Hat, Fur Cutting, Forming and Dressing Mills.
426. Glass Works.
430. Grain Elevators and Warehouses—Terminal.
432. Grain Elevators and Warehouses—Country.
438. Hemp and Jute Mills—Cordage and Bagging Factories—Waste and Shoddy Mills, Carpet Lining and Batting Factories.
442. Ice Factories.
446. Laundries (hand or power)—Cleaning Establishments.
450. Leather Goods Factories (except Boot and Shoe), such as Harness, Saddlery, Pocketbook, Glove, Bag., Leather Trunk, Whip and Sporting Goods.
452. Malt Houses.
458. Mining Risks (other than Coal, including Mining dredges).
460. Miscellaneous manufacturing establishments not otherwise classified.
464. Oil Works—Vegetable.
466. Oil—Vegetable in tanks.
468. Oil Works—Fish.
470. Oil Works—Mineral—Refineries, Oil Derricks, Pipe Lines.
472. Oil—Mineral—in Tanks or Sumps.
474. Packing Houses, Slaughtering, Rendering, Oleomargarine, Lard, Candle, Crude Glycerine and Glue Works.
476. Paint, Varnish, White Lead and Oil Colour Works—Turpentine Refineries, Printing Ink Works.
480. Paper, Pulp, Leather Board and Straw Board Mills.

APPENDIX IV—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS—Continued

CLASS NO.

484. Potteries, Brick, Tile, Plaster and Crucible Works—China Decorating.
486. Printing Establishments, Lithographers, Book Binderies.
490. Rubber Mills—Including Manufacture of Rubber Goods and Clothing.
492. Salt Works.
494. Silk Mills.
498. Soap Factories (when insured separately from Packing Houses or other plants)
502. Sugar Houses.
504. Sugar (Cane and Beet) Refineries.
506. Tanneries—(Heavy Leather).
508. Tanneries—(Light Leather, Currying Shops, Morocco Works and Leather-making generally without japanning).
510. Tanneries—(Light), with Japanning or Enamelling.
514. Tobacco, Cigar, Cigarette and Snuff Factories.
516. Tobacco Stemmeries, Prizeries and Rehandling Houses.
522. Weaving and Knitting Mills (no Preparatory Process), Embroidery and Lace Curtain Factories.
526. Wineries.
528. Woollen Mills (full process—all Wool or Mixed Stocks), Worsted, Carpet, Knitting, Felting, Wool Hat Factories.
533. Pulpwood in connection with mills.
534. Pulpwood, Cordwood, Ties, Bark or Logs, when in bush or beside railway tracks.

NON-MANUFACTURING SPECIALS

(Building and Contents)

604. Asylums—Insane and Inebriate, Poor Farms and Alms Houses, Jails, Prisons, Penitentiaries and Reform Schools.
606. Barns and Stables (public)—Livery, Sales, Bus, Express, Hotel and Boarding.
617. Builders' Risks—Buildings in Process of Construction.
620. Club Houses (city), Y.M.C.A., Y.W.C.A.—Gymnasiums and Hotels and Boarding Houses (all the year round).
622. Club Houses (country), Boat and Bath Houses, Yacht and Rowing Clubs. Hotels and Boarding Houses (Summer or Winter only).
624. Coal and Wood Yards, Coal Trestles.
626. Cotton Compresses, with Warehouses and Platforms if communicating therewith.
628. Cotton Yards and Platforms, when not communicating with Compress.
630. Exhibition Buildings, Carousels, Rinks, Fair Grounds, Race Tracks, Ball Grounds and Similar Amusement properties.

CLASS NO.

636. Garages (public).
642. Hay Presses and Barns.
Hotels, see 620 and 622.
648. Ice Storage Houses.
650. Lumber Yards, Wholesale and Mill.
652. Lumber Yards, retail.
654. Marble and Stone Yards with Power and Mills (not stone crushers).
656. Miscellaneous Non-Manufacturing Specials not otherwise classified.
670. Steam Railway Risks—(excluding Merchandise for other parties in Freight Houses), Street Railway and Traction Properties, including Storage and Operating Houses.
672. Steamers, Vessels, Tugs, Ferry Boats, Marine Dredges, Yachts—Shipping in Port or Laid Up.
674. Stock Yards.
680. Theatres and Opera Houses, Moving Picture Houses.
682. Tobacco Barns.
686. Tobacco Curing Barns Using Artificial Heat.

MISCELLANEOUS

702. Floaters, except Automobile and Cotton.
703. Grain Growing in Fields.
704. Hay and Grain in Stacks in Field.
705. Floaters, Automobiles.
706. Cotton, All Classes not otherwise provided for, including Floaters.
708. Motion Picture Studios.
710. Films Stored at Studios.
712. Film Exchanges.
714. Oil and Gasoline Filling Stations.
720. Standing Timber.

AUTOMATIC SPRINKLERED RISKS

(Building and Contents)

802. Miscellaneous—Non-Hazardous.
804. Miscellaneous—Mercantile Risks.
820. Miscellaneous—Warehouses.
842. Miscellaneous—Woodworkers.
852. Miscellaneous—Metal Workers.
858. Leather Workers.
862. Cereal, Flour and Rice Mills and Elevators.
866. Textile and Cloth Workers.
886. Miscellaneous Manufacturing Specials not otherwise classified.
952. Miscellaneous Non - Manufacturing Specials.
956. Street Railway and Traction Properties.

APPENDIX V

COURT DECISIONS

Explanatory Note:

There follows in full text the judgment of the Lords of the Judicial Committee of the Privy Council, delivered October 22, 1931, in *Attorney-General of Quebec v. Attorney-General of Canada* (The Quebec Insurance Reference), and the order of the Supreme Court of Ontario, dated March 5th, 1931, and the reasons for judgment of Garrow J., dated January 26th, 1931 (1931). I.O.R. 4, in *Attorney-General for Ontario v. Attorney-General for Canada.* An appeal was entered by the defendants in this Ontario case but subsequently abandoned. The former decision was on appeal from the Court of King's Bench (Appeal Side) and reported in (1930) 49 K.B. 236.

PRIVY COUNCIL APPEAL No. 36 OF 1931

The Attorney-General of Quebec........................Appellant

v.

The Attorney-General of Canada.....................Respondent

and

Belding-Corticelli, Limited, and Others...............Interveners

The Attorney-General of Canada........................Appellant

v.

The Attorney-General of Quebec.....................Respondent

and

Belding-Corticelli, Limited, and Others...............Interveners

(Consolidated Appeals)

from

The Court of King's Bench for the Province of Quebec
(Appeal Side)

Judgment of the Lords of the Judicial Committee of the Privy Council, Delivered the 22nd of October, 1931

Present at the Hearing:

Viscount Dunedin

Lord Blanesburgh

Lord Atkin

Lord Russell of Killowen

Lord Macmillan

Counsel:

Aime Geoffrion, K.C., Chas. Lanctot, K.C.,
for the Appellant, the Attorney-General of Quebec.

Louis St. Laurent, K.C., C. P. Plaxton, K.C.,
for the Respondent, the Attorney-General of Canada.

W. N. Tilley, K.C., R. Leighton Foster,
for the Intervener, the Attorney-General of Ontario.

Chas. Lanctot, K.C.,
for the Intervener, the Attorney-General of British Columbia.

V. Evan Gray,
for the Intervener, Belding-Corticelli Limited, and others.

[Delivered by Viscount Dunedin]

Viscount Dunedin:

Under one of the provisions of the statutes of Quebec the Lieutenant-Governor in Council may refer to the Court of the King's Bench for hearing and consideration any question he deems expedient. Acting under that provision and upon the narrative that several foreign or British insurers had obtained licenses under *The Quebec Insurance Act* and that the Department of Insurance of the Dominion was endeavouring to force these companies to obtain a license under

Sections 11 and 12 of *The Insurance Act of Canada*, R.S.C. 1927, c. 101, and to recover from persons who insure with these insurers the tax imposed by Sections 16, 20 and 21 of *The Special War Revenue Act*, R.S.C. 1927, c. 179, the Lieutenant-Governor in Council referred to the Court of King's Bench the following questions:

1. Is a foreign or British insurer who holds a license under *The Quebec Insurance Act* to carry on business within the Province obliged to observe and subject to Sections 11, 12, 65 and 66 of *The Insurance Act of Canada*, or are these sections unconstitutional as regards such insurer?
2. Are Sections 16, 20 and 21 of *The Special War Revenue Act* within the legislative competence of the Parliament of Canada? Would there be any difference between the case of an insurer who has obtained or is bound to obtain under the provincial law a license to carry on business in the province and any other case?

Sections 11 and 12 of *The Insurance Act of Canada* are as follows:

"11. It shall not be lawful for

(*a*) any Canadian Company; or

(*b*) any alien, whether a natural person or a foreign company, within Canada to solicit or accept any risk, or to issue or deliver any receipt or policy of insurance, or to grant, in consideration of any premium or payment, any annuity on a life or lives, or to collect or receive any premium, or, except as provided in section 129 of this Act, to inspect any risk or adjust any loss, or to advertise for or carry on any business of insurance, or to prosecute or maintain any suit, action or proceeding, or to file any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act.

"12. It shall not be lawful for any British company, or for any British subject not resident in Canada, to immigrate into Canada for the purpose of opening or establishing any office or agency for the transaction of any business of or relating to insurance, or of soliciting or accepting any risk or issuing or delivering any interim receipt or policy of insurance, or granting, in consideration of any premium or payment, any annuity on a life or lives, or of collecting or receiving any premium, or, except as provided in section one hundred and twenty-nine of this Act, of inspecting any risk or adjusting any loss, or of carrying on any business of or relating to insurance, or of prosecuting or maintaining any suit, action or proceeding or filing any claim in insolvency relating to such business, unless under a license from the Minister granted purusant to the provisions of this Act."

Sections 65 and 66 need not be quoted as they only prescribe penalties for contravention.

The case was heard before five Judges. There was some difference of opinion between them as to the answer to the first question, but the judgment of the majority gave answer as follows:

In the case of a foreign insurer, "yes" to the first part, "no" to the second.

In the case of a British insurer, "no" to the first part and "yes" to the second.

As to the second question, they were unanimous and the answer was "yes" to the first part and "no" to the second.

In the presentation of the case appearance has been entered by the Attorneys-General of Quebec, Ontario and British Columbia and also by certain companies which insured their property against fire and other risks with various insurance companies and underwriters of Canadian, British and foreign origin carrying on insurance business in Canada. These parties all contended that the sections cited were unconstitutional and *ultra vires*. The Attorney-General for Canada, who also appeared, contended that they were constitutional and *intra vires*. Success being divided, the Attorney-General for Quebec appealed and the Attorney-General for Canada cross-appealed to H.M. in Council. This case is, it may be hoped, the last of the series of litigations between the Dominion and the Provinces with regard to insurance. It is not in their Lordships' opinion necessary for them as it was for the Judges in the Courts below, to examine in detail the various cases that have arisen in the Canadian Courts. They think that the questions raised can be conclusively dealt with in the light of four cases which have reached this Board. These are in chronological order: (1881) Citizens Insurance Company v. Parsons, 7 App. Cas. 96, John Deere Plow v. Wharton [1915], A.C. 330, Att.-Gen. of Canada v. Att-Gen. of Alberta [1916], 1 A.C. 588 and In re Reciprocal Insurers Reference [1924], A.C. 328.

The case of the Citizens Insurance Company v. Parsons was not fought directly between the Dominion and the Provinces, either as parties or intervenants. It was an action by a private individual to recover money under an insurance contract for a loss by fire. The defence was non-compliance on the part of the insured with certain statutory conditions imposed by a Provincial Ontario Act and applicable to insurers, to which the answer was made that the provisions were *ultra vires* as trespassing on the province of Dominion legislation. It was held that the conditions were not *ultra vires*, and the defence was good. The arguments turned on what may be called the competing claims of Sections 91 and 92 of *The British North American Act*. The principle laid down was clear. It is within the power of the Dominion legislature to create the person of a company and endow it with powers to carry on a certain class of business, to wit, insurance; and nothing that the Provinces can do by legislation can interfere with the status so created; but none the less the provinces can by legislation prescribe the way in which insurance business or any other business shall be carried on in the provinces. The great point of the case is the clear distinction drawn between the question of the status of a company and the way in which the business of the company shall be carried on. This distinction was clearly acted on in the next case, which was not an insurance case.

John Deere Plow was a company incorporated under Dominion legislation to carry on the business of trading in agricultural implements throughout Canada. The Parliament of British Columbia sought means to restrain any such trade by enacting that the trader should have no power to sue unless he had obtained a license to trade from the provincial authorities. It was held that this was *ultra vires* of the province, as being an attempt to interfere with the status of the company.

Then came the case of the Attorney-General of Canada v. the Attorney-General of Alberta. This was the first direct trial of strength between a province and the Dominion. By section 4 of *The Dominion Insurance Act of 1910* it was provided that no company or person should do insurance business unless they had received a Dominion license so to act. This provision was fortified by a penalty for contravention under Section 70. Two questions were put to the Court:

1. Are Sections 4 and 70 of the Act or any part thereof *ultra vires* of the Parliament of Canada?
2. Does Section 4 operate to prohibit a foreign company carrying on business without a license even though its business is confined to one province?

The Board answered the first question in the affirmative. Here again the arguments turned on the competing claims of Sections 91 and 92 and the decision on this question conclusively and finally settled that regulations as to the carrying on of insurance business were a provincial and not a Dominion matter. It really only carried to their logical conclusion the two cases already cited.

As to the second question, Lord Haldane said:

> "The second question is in substance, whether the Dominion Parliament has jurisdiction to require a foreign company to take out a license from the Dominion Minister even in a case where the company desires to carry on its business only within the limits of the single province. To this question their Lordships' reply is that in such a case it would be within the power of the Parliament of Canada by properly framed legislation to impose such a restriction. It appears to them that such a power is given by the heads in Section 91, which refer to the regulation of trade and commerce and to aliens. This question also is therefore answered in the affirmative."

The first question in the present appeal really turns upon whether the sections impugned fall within the sentence of the Board just quoted. But before discussing this it will be well to examine the remaining case mentioned, viz.:

In re Reciprocal Insurers Reference. After the decision against them on the first question in the last case in 1916, the Dominion legislation on this subject was altered. A new Act was passed in 1917. In place of the old Section 4, which had been declared *ultra vires* by the decision, there were now enacted Sections 11 and 12 in these terms:

> "11. It shall not be lawful for
>
> (*a*) any Canadian company; or
>
> (*b*) any alien, whether a natural person or a foreign company, within Canada to solicit or accept any risk, or to issue or deliver any receipt or policy of insurance, or to grant, in consideration of any premium or payment, any annuity on a life or lives, or to collect or receive any premium, or, except as provided in section one hundred and twenty-nine of this Act, to inspect any risk or adjust any loss, or to advertise for or carry on any business of insurance, or to prosecute or maintain any suit, action or proceeding, or to file any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act." 1917, c. 29, s. 11.
>
> "12.—(1) It shall not be lawful for any British company, or for any British subject not resident in Canada, to immigrate into Canada for the purpose of opening or establishing any office or agency for the transaction of any business of or relating to insurance, or of soliciting or accepting any risk or issuing or delivering any interim receipt, or any policy of insurance, or granting, in consideration of any premium or payment, any annuity on a life or lives, or of collecting or receiving any premium, or, except as provided in section one hundred and twenty-nine of this Act, of inspecting any risk or adjusting any loss, or of carrying on any business of or relating to insurance, or of prosecuting or maintaining any suit, action or proceeding, or of filing any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act.
>
> "(2) A company shall be deemed to immigrate into Canada within the meaning of this section if it sends into Canada any document appointing or otherwise appoints, any person in Canada its agent for any of the purposes mentioned in subsection 1 of this section

Contravention of these provisions was dealt with by sections imposing penalties. But besides that, there had been inserted in the Criminal Code two new sections, 508*c* and 508*d*, which constituted as a criminal offence the doing of insurance business without a Dominion license. Meantime Ontario had passed an Act dealing with mutual insurance. This led to the case in which the questions proposed were as follows:

1. Is it within the legislative competence of the legislature of the Province of Ontario to regulate or license the making of reciprocal contracts by such legislation as that embodied in *The Reciprocal Insurance Act, 1922?*
2. Would the making or carrying out of reciprocal insurance contracts licensed pursuant to *The Reciprocal Insurance Act, 1922*, be rendered illegal or otherwise affected by the pro-

> visions of Sections 508*c* and 508*d* of the Criminal Code as enacted by Chapter 26 of the Statutes of Canada, 7 and 8 George V, in the absence of a license from the Minister of Finance issued pursuant to Section 4 of *The Insurance Act of Canada*, 7 and 8 George V, Chapter 29?
>
> 3. Would the answers to questions 1 or 2 be affected, and if so, how, if one or more of the persons subscribing to such reciprocal insurance contracts is: (*a*) a British subject not resident in Canada immigrating into Canada; (*b*) an alien?

Mr. Justice Duff, who delivered the judgment of the Board, expressed himself thus:

> "The provisions relating to licenses in *The Insurance Act of 1910*, which [by the judgment of 1916] was declared to be *ultra vires*, and the regulations governing licenses under the Act and applicable to contracts and to the business of insurance did not in any respect presently material substantially differ from those now found in the legislation of 1917. But the provisions of the Statute of 1910 derived their coercive force from penalties created by *The Insurance Act* itself. The distinction between the legislation of 1910 and that of 1917 upon which the major contention of the Dominion is founded, consists in the fact that Section 508*c* is enacted in the form of an amendment to the statutory Criminal Law and purports only to create offences which are declared to be indictable and to ordain penalties for such offences. The question now to be decided is whether in the frame in which the legislation of 1917 is cast, that part of it which is so enacted can receive effect as a lawful exercise of the legislative authority of the Parliament of Canada in relation to the Criminal Law. It has been formally laid down in judgments of this Board that in such an enquiry the Courts must ascertain 'the true nature and character' of the enactment (Citizens Insurance Company v. Parsons sup. cit.), and its 'pith and substance' (Union Colliery Company v. Brydon [1899], A.C. 580)."

The Board proceeded to decide that the amendment of the criminal law by Section 508*c* was not a genuine amendment of the criminal law but was really an attempt by a *soi-disant* amendment of the criminal law to subject insurance business in the province to the control of the Dominion, that which had exactly been determined to be *ultra vires* by the judgment of 1916. This decided the main question.

As regard question 3, it was answered in the negative, but there was added the following addendum:

> "Their Lordships do not express any opinion as to the competence of the Dominion Parliament, by virtue of its authority in relation to aliens and to trade and commerce, to enact Sections 11 and 12 (1) of *The Insurance Act*. This, although referred to on the argument before their Lordships' Board, was not fully discussed, and since it is not directly raised by the question submitted, their Lordships, as they then intimated, considered it inadvisable to express any opinion upon it. Their Lordships think it sufficient to recall the observation of Lord Haldane, in delivering the judgment of the Board, in Attorney-General of Canada v. Attorney-General of Alberta (*supra*), to the effect that legislation, if properly framed, requiring aliens, whether natural persons or foreign companies, to become licensed, as a condition of carrying on the business of insurance in Canada, might be competently enacted by Parliament."

Following on this judgment, the Dominion Parliament, by an amending statute in 1924, repealed Subsection 2 of Section 12 of the Act of 1917. The Act of 1927, which is the Act with which the present case has to do, reproduces, as has been seen, Sections 11 and 12 and the corresponding penal sections renumbered as 66 and 67, and in the Criminal Code of 1927 the old 508*c* reappears as 507, but with an exception as to Reciprocal Insurance Companies so as to avoid the direct result of the judgment of 1924.

Their Lordships are now in a position to address themselves directly to the first question in this case. It is clear from the quotations from In re Reciprocal Insurers that the question is technically still open and it is clear from the judgment in the 1916 case that the sections in question can only be justified if to them can be applied what was there said by Lord Haldane in his answer to query 2. Their Lordships will repeat it.

> "To this question their Lordships' reply is that in such a case it would be within the power of the Parliament of Canada, by properly framed legislation, to impose such a restriction. It appears to them that such a power is given by the heads in Section 91, which refer to the regulation of trade and commerce and to aliens."

Now the state of opinion in the Court below was as follows: Two learned judges thought that the sections were *ultra vires*, whether applied to British or to foreign insurers; but three Judges, while holding the sections *ultra vires* as to British subjects, held that they were *intra vires* as to aliens. Now so far as British subjects were concerned the view was that Lord Haldane's dictum showed clearly that the only power of restriction given rested upon its being possible to connect it with alien legislation, and that therefore it was impossible to bring British subjects within the scope of the dictum. So far as this argument goes, their Lordships think it is sound, but at the same time they think it unnecessary, because they think it is swallowed up in the wider consideration which makes the sections bad as regards both aliens and British subjects. Their Lordships consider that although the question was studiously kept open in the Reciprocal Insurers case, it was really decided by what was then laid down. The case decided that a colourable use of the Criminal Code could not serve to disguise the real object of the legislation, viz., to dominate the exercise of the business of insurance. And in the same way it was decided that to try by a false definition to pray in aid Section 95 of *The British North America Act*, which deals with immigration, in order to control the business of insurance, was equally unavailing. What has got to be considered is whether this is in a true sense of the word alien legislation, and that is what Lord Haldane meant by "properly framed legislation." Their Lordships have no doubt that the Dominion Parliament might pass an Act forbidding aliens to enter Canada or forbidding them so to enter to engage in any business without a license, and further they might furnish rules for their conduct while in Canada, requiring them, e.g., to report at stated intervals. But the sections here are not of that sort, they do not deal with the position of an alien as such; but under the guise of legislation as to aliens they seek to intermeddle with the conduct of insurance business, a business which by the first branch of the 1916 case has been declared to be exclusively subject to provincial law. Their Lordships have, therefore, no hesitation in declaring that this is not "properly framed" alien legislation.

As regards British subjects, who cannot be styled aliens, once the false definition is gone, the same remark applies as to alien immigrants. This is not properly framed law as to immigration, but an attempt to saddle British immigrants with a different code as to the conduct of insurance business from the code which has been settled to be the only valid code, i.e., the Provincial Code.

Passing now to the second question, it seems to their Lordships that precisely the same line of reasoning applies. The only section that need be quoted is Section 16, the other sections being only concomitants thereto.

> "16. Every person resident in Canada, who insures his property situate in Canada, or any property situate in Canada in which he has an insurable interest, other than that of an insurer of such property, against risks other than marine risks,
>
> (*a*) with any British or foreign company or British or foreign underwriter or underwriters, not licensed under the provisions of *The Insurance Act*, to transact business in Canada; or
>
> (*b*) with any association of persons formed for the purpose of exchanging reciprocal contracts of indemnity upon the plan known as inter-insurance and not licensed under the provisions of *The Insurance Act*, the chief place of business of which association or of its principal attorney-in-fact is situate outside of Canada;
>
> shall on or before the thirty-first day of December in each year pay to the Minister, in addition to any other tax payable under any existing law or statute a tax of five per centum of the total net cost to such person of all such insurance for the preceding calendar year."

Now as to the power of the Dominion Parliament to impose taxation there is no doubt. But if the tax as imposed is linked up with an object which is illegal the tax for that purpose must fall. Section 16 clearly assumes that a Dominion license to prosecute insurance business is a valid license all over Canada and carries with it the right to transact insurance business. But it has been already decided that this is not so; that a Dominion license so far as authorizing transactions of insurance business in a province is concerned, is an idle piece of paper conferring no rights which the party transacting in accordance with provincial legislation has not already got, if he has complied with provincial requirements. It is really the same old attempt in another way. Their Lordships cannot do better than quote and then paraphrase a portion of the words of Mr. Justice Duff in the Reciprocal Insurers case. He says:

> "In accordance with the principle inherent in these decisions their Lordships think it is no longer open to dispute that the Parliament of Canada cannot by purporting to create penal sanctions under Section 91 (27) appropriate to itself exclusively a field of jurisdiction in which apart from such a procedure it could exert no legal authority; and that if when examined as a whole legislation in form criminal is found in aspects and for purposes exclusively within the provincial sphere to deal with matters committed to the provinces it cannot be upheld as valid."

If instead of the words "create penal sanctions under Section 91 (27)" you substitute the words "exercise taxation powers under Section 91 (3)" and for the word "criminal" substitute "taxing" the sentence expresses precisely their Lordships' views.

Their Lordships will, therefore, humbly advise His Majesty to declare that the proper answers to the questions put are: to the first part of question 1, "No"; and to the second part, "Yes"; to the second question in both branches, "No"—and that the appeal and cross-appeal should be dealt with in accordance with the said declaration.

IN THE SUPREME COURT OF ONTARIO

THE HONOURABLE MR. JUSTICE GARROW — Monday, the 26th day of January, 1931.

BETWEEN:

ATTORNEY-GENERAL OF ONTARIO

Plaintiff,

AND

ATTORNEY-GENERAL OF CANADA
THE MINISTER OF FINANCE, and
GEORGE D. FINLAYSON,

Defendants.

1. This action, coming on for trial on the 18th and 19th days of September, 1930, at the sittings holden at Toronto for trial of actions without a jury in the presence of counsel for all

parties, upon hearing read the pleadings and the evidence adduced and what was alleged by counsel aforesaid, this court was pleased to direct this action to stand over for judgment and the same coming on this day for judgment.

2. This Court Doth Declare that sections 4, 11, 12, 65, 56, 91, 123 and 135 of *The Dominion Insurance Act*, R.S.C. 1927, chapter 101, are *ultra vires* the Parliament of Canada and doth order and adjudge the same accordingly.

3. And This Court Doth Further Declare that the Defendants, the Minister of Finance and George D. Finlayson, are not nor is either of them entitled to act under or enforce any of the said sections of the said Act and doth order and adjudge the same accordingly.

4. And This Court Doth Order and Adjudge that save as aforesaid this action be and the same is hereby dismissed.

5. And This Court Doth Further Order and Adjudge that the Defendants do pay to the Plaintiff his costs of this action forthwith after taxation thereof.

Judgment signed this 5th day of March, 1931.

"E. Harley,"
Senior Registrar, S.C.O.

Entered, J.B., 44 pages 587-8.
March 5th, 1931.
"L.G."

[Garrow, J.]

ATTORNEY-GENERAL FOR ONTARIO V. ATTORNEY-GENERAL FOR CANADA

(*Reprinted from 1931* (*O.R.*) 4)

Constitutional Law—Powers of Parliament—Insurance Contracts—Validity of Dominion Legislation—Jurisdiction of Ontario Court to Entertain Action for Declaration that Dominion Statutes Invalid.

In an action in which either the Attorney-General for Canada or the Attorney-General for Ontario is a party Plaintiff and the other a party Defendant, the Ontario Court has jurisdiction to make a declaration as to the validity of any statute of the Ontario Legislature or any statute of the Parliament of Canada which purports to have force in Ontario, though no further relief be sought: Section 19 of *The Judicature Act*, as enacted in 1930 by 20 George V, Chapter 23, (Ontario).

Sections 4, 11, 12, 65, 66, 91, 123, and 135 of *The Dominion Insurance Act*, R.S.C. 1927, chapter 101, are *ultra vires* the Dominion Parliament; Section 134 is *intra vires*; and so is Section 16 of *The Special War Revenue Act*, R.S.C. 1927, Chapter 179.

Re Insurance Contracts (1926), 58 O.L.R. 404, and *Re Reference as to the Validity of Certain Sections of Dominion Statutes* (1930), Q.R. 49 K.B. 236, followed.

Matthew v. *Guardian Insurance Co.* (1918), 58 Can. S.C.R. 47, and *Ottawa Separate Schools Trustees* v. *Ottawa Corporation*, [1917] A.C. 76, distinguished.

Section 507 of the Criminal Code, R.S.C. 1927, Chapter 36, has been already declared *ultra vires*: see *Attorney-General for Ontario* v. *Reciprocal Insurers*, [1924] A.C. 328.

In this action the plaintiff, the Attorney-General for Ontario, asked for a declaration to the effect that *The Dominion Insurance* Sections 4, 11, 12, 65, 66, 134, and 135 of the said Act are *ultra vires*; of the Parliament of Canada, or, alternatively, a declaration that Sections 4, 11, 12, 65, 66, 134, and 135 of the said Act are *ultra vires*; also a declaration that Section 507 of the Criminal Code, R.S.C. 1927, Chapter 36, and Section 16 of *The Special War Revenue Act*, R.S.C. 1927, Chapter 179, are likewise *ultra vires.*

By amendment to the statement of claim he also asks an injunction restraining the defendants, the Minister of Finance and George D. Finlayson, from acting under or enforcing any of the provisions of *The Dominion Insurance Act* or such of them as may be declared invalid, or a declaration that they are not, nor is either of them, entitled so to act under or enforce any of such provisions.

The action was tried before Garrow, J., without a jury, at a Toronto sittings.

W. N. Tilley, K.C., R. Leighton Foster, and C. F. H. Carson, for the Plaintiff.

R. S. Robertson, K.C., and J. T. Garrow, for the Defendants.

January 26. Garrow, J.:—The Plaintiff alleges in his statement of claim that for upwards of fifty years the Province of Ontario has maintained a Department of Insurance, of which he is now and has been for some time the head. During the same period, it is alleged, the Dominion of Canada has maintained an insurance department under the provisions of *The Insurance Act*, now R.S.C. 1927, Chapter 101. The Minister of Finance presides over this Department, and there is provision also for the appointment of a superintendent of insurance, who is the defendant, Finlayson.

The statement of claim goes on to indicate in a general way what *The Insurance Act* purports to deal with, and it may be convenient here to state in general terms the scope of the Act. By Section 4, Part I, of the Act, there is provision made for the granting to Dominion, provincial, British, and foreign companies of licences to carry on insurance business throughout Canada or in specified parts thereof, and Sections 11 and 12 prohibit unlicensed companies and persons from carrying on business in Canada and from immigrating into Canada for the purpose of commencing insurance business. Penalties for doing business without a licence are imposed by Sections 65 and 66; deposits of money or securities prior to obtaining a licence must be made and additional sums deposited if the company's Canadian liabilities exceed its Canadian assets. Annual returns by companies so licensed and inspection thereof are provided for, and, on a report by the Superintendent of Insurance that the assets of a company so licensed are insufficient to justify its continuance in business, the licence may be cancelled or suspended or a modified or conditional licence may be issued.

Part II of the Act deals with life insurance, the amalgamation of companies, the commissions, allowances, and salaries that may be paid to agents and officers, the giving of estimates, the distribution of surpluses, the form of policies, and the terms and conditions which must be included in all contracts of life insurance; Part III deals with fraternal benefit societies and the terms and provisions of their contracts; Part IV deals with fire insurance and the conditions of fire insurance contracts; and Part V with insurance other than fire or life and the regulation of such contracts. There is provision in the statute, that, as a condition of the granting of the licences, the contracts of insurance to be thereinafter entered into shall contain certain prescribed terms and provisions.

The Plaintiff also sets up as part of his case that other Dominion statutes contain provisions designed to compel the taking out of licences under *The Insurance Act*: for example, the Criminal Code, R.S.C. 1927, Chapter 36, by Section 507 makes it an indictable offence to solicit or accept risks without a licence, except as provided in the Section; and the *Special War Revenue Act*, R.S.C. 1927, Chapter 179, by Section 16 imposes on every person in Canada who insures his Canadian property against risks, other than marine risks, with any unlicensed British or foreign company or underwriter, or with any unlicensed association of persons formed for the purpose of exchanging reciprocal contracts of indemnity on the plan known as inter-insurance, a special annual tax, in addition to all other taxes, of five per cent. of the total net cost to him of all such insurance for the preceding year. It is the contention of the plaintiff that this is not a *bona fide* tax statute, designed for revenue purposes, but an attempt on the part of the Dominion authorities to compel the taking out of a licence under *The Insurance Act* of Canada.

The Defendant the Attorney-General of Canada alleges in his statement of defence that the Plaintiff is not entitled to maintain this action for any of the declarations claimed, and that he is not a proper party Defendant to the action in any event; that the Court has no jurisdiction to make any of the declarations claimed; that *The Insurance Act* of Canada was duly enacted by the Parliament of Canada and is within the powers of such Parliament; that the Plaintiff has not accurately set forth in his statement of claim the provisions of the Act; and he denies also that the Plaintiff has suffered any embarrassment as Minister in charge of the administration of the Ontario Insurance Department, and alleges that if any such embarrassment exists it arises from the claim unnecessarily and gratuitously made by the Plaintiff that *The Insurance Act* is invalid in whole or in part. This Defendant, also maintains that Section 16 of *The Special War Revenue Act* is within the legislative competence of the Parliament of Canada.

The other two Defendants, the Minister of Finance and George D. Finlayson, also file separate defences, in which, however, each alleges practically the same matter, namely, that the action as framed will not lie; that the Court has no jurisdiction to make any of the declarations claimed; that *The Insurance Act* is within the powers and jurisdiction of the Parliament of Canada; that the Court will not in any event by injunction interfere with the exercise by these Defendants of the administration of their respective offices; that *The Insurance Act* provides for the enforcement of its provisions by way of proceedings before Courts of competent jurisdiction, not only in the Province of Ontario, but throughout the Dominion of Canada; and this Court should not by injunction interfere with the proceedings in such Courts.

The foregoing is a reasonably full statement of the allegations contained in the pleadings filed in the action. The action as originally begun was against the Attorney-General for Canada alone; subsequently by amendment the other two Defendants were added and appropriate amendments were made to the statement of claim and a prayer added for relief by way of injunction.

The allegation that no such cause of action as the Plaintiff asserts here lies, and that the Court has no jurisdiction in the matter, was very strenuously argued by counsel for the Defendants, their contention being in fact that the action was of such a novel character as to make the question of jurisdiction almost as important as the question of the merits themselves.

Counsel for the Plaintiff, in maintaining his right to sue in the present form and for the relief claimed, contend that the class of legislation in question here is legislation that sets up a department of Government under which certain persons, the Minister and Superintendent, are given certain rights and certain powers of control, the exercise of which interferes directly with the carrying on of the Insurance Department of Ontario under *The Ontario Insurance Act*. It sets up, they claim, a rival department which assumes to exercise the very same kind of control, although perhaps not on the same terms as the provincial authority, and the Plaintiff says that this is a wrongful exercise of legislative authority, and that he, as the official in charge of the Insurance Department of Ontario, is prejudiced and embarrassed in the exercise of his legal rights.

Mr. Tilley maintains that this position taken by the Plaintiff brings him within the authority of the very well-known and often cited case of *Dyson* v. *Attorney-General*,(1911) 1 K.B. 410.

Counsel for the Defendants, on the other hand, maintain with great force that the Court is quite without jurisdiction and that such an action as the present does not lie; that the Plaintiff is not a proper Plaintiff and that the Defendants are not proper Defendants; that, if there is any embarrassment at all, which he denies, it is not for the Plaintiff to complain nor is it he who is embarrassed; and that the *Dyson* case has no application; and they refer to such cases as *In re Clay*, (1919) 1 Chapter 66, as indicating the limitation of the application of the principle of the *Dyson* case. They contend that all the Court is asked to do here is to make a declaration upon a pure question of law, and that no rights in the proper sense of the word are actually being determined at all.

I do not propose, although the question is an interesting and important one, to spend much time discussing it, because it seems to me that the matter is settled, so far as I am concerned, by an amendment made to *The Judicature Act* assented to on the 3rd April, 1930, and appearing as Chapter 23 of the statutes of 1930 (Ontario). This amendment, which I think was not referred to on the argument, repeals Section 19 of *The Judicature Act*, R.S.O. 1927, Chapter 88, and substitutes the following therefor:—

"19.—(1) In any action in which the Attorney-General of Canada or the Attorney-General of Ontario is a party Plaintiff and the other Attorney-General is a party defendant, the court shall be deemed to have had and shall have jurisdiction to make a declaration as to the validity in whole or in part of any statute of this Legislature or any statute of the Parliament of Canada, which, by its terms, purports to have force in Ontario though no further relief be prayed or sought.

"(2) The judgment in any such action shall be subject to appeal as in ordinary cases."

Whether this amendment was enacted for the very purpose of overcoming the point raised by the Defendants, I do not know; but it seems to be applicable to the case in hand, and it not only purports to give to the Court jurisdiction to make a declaration as to the validity in whole or in part of any statute of the Legislature or of the Parliament of Canada which by its terms purports to have force in Ontario, in any action in which either Attorney-General is a party Plaintiff and the other is a party defendant, but it also declares that the Court shall be deemed to have had jurisdiction to make such declaration. In my opinion, the statute is quite explicit; and, if there was any doubt about the jurisdiction, it would appear to have been set at rest by the amendment referred to (unless and until perhaps its validity is to be questioned); and I therefore conclude that the jurisdiction exists and must be held to have existed at the time the action began, and I proceed to deal with the merits of the case itself.

As indicating the difficulties created, as the Plaintiff says, by having two rival Departments of Insurance, the evidence of H. B. Armstrong, Deputy Superintendent of Insurance for the Province of Ontario, was taken. The Superintendent and his deputy are appointed under the authority of *The Ontario Insurance Act*, R.S.O. 1927, Chapter 222, Section 3, and the Superintendent is thereby given general supervision over the business of insurance in Ontario and he is required to see that the laws relating to the conduct thereof are enforced and obeyed. He, Armstrong, illustrates his difficulties by giving an instance, which he says frequently occurs, of a foreign company desiring to commence insurance business in the Province of Ontario applying for permission to do so to the Provincial authorities, and the latter, while holding the view that the foreign company could properly be licensed directly by the local authority, are yet obliged to tell the applicant that, if it commences operation without a Dominion licence, it will probably be in immediate difficulties with the Dominion authorities.

He also referred to instances of a company organized under the laws of another Province subsequently obtaining a licence from Ottawa and then applying for a licence to do business in Ontario, and as a consequence, so he contends, the provincial authorities are embarrassed in not knowing whether to apply the requirements of the Ontario laws as to a company coming from another Province to Ontario, or the law as to a Dominion company coming into Ontario.

The witness also referred to what he contends is a conflict of provisions between the Ontario statute and the Dominion statute as to the conditions to be attached to policies written in regard to accident and sickness insurance, and he pointed out that, while provincially licensed companies adopt, as they are required to do, the statutory conditions imposed by the Ontario law, Dominion-licensed companies, doing business in Ontario, adopt the red ink variation contained in, for example, exhibit 2, in order to comply with the requirements of the Dominion statute as to statutory conditions. As to this ground of embarrassment it should be pointed out that subsection 4 of Section 134 of the Dominion statute, which in its earlier subsections provides for a lengthy series of statutory terms and conditions to be contained in policies issued in respect of bodily injury or death, provides that any of those conditions which are inconsistent with terms or provisions required to be contained in the policy by the laws of the Province in which the policy is issued, shall not, to that extent, be required to be contained in the policy. No similar provision is to be found in the Dominion statute as to the subjects dealt with by Section 91 (life insurance), 123 (fire insurance), or 135 (automobile insurance).

Several other instances or illustrations of what is meant by the embarrassment referred to in the statement of claim were given. I do not think I need refer to them at greater length than I have done. If, apart from the amendment of 1930 already referred to, it might have been regarded as necessary to give this evidence, I do not now think that it was, in view of the amendment. Nor, of course, does mere embarrassment, of the kind described by the witness, assist in determining the validity of the legislation, which must be determined upon established principles as laid down in the decided cases and not upon any question of embarrassment or difficulty in administering the law in question.

Reference was made at length by counsel on both sides to the case reported in (1926) 58 O.L.R. 404, under the name of Re Insurance Contracts. That was a decision of the Second Divisional Court of the Appellate Division upon a case referred thereto, pursuant to the *Constitutional Questions Act*, as to the validity or otherwise of Sections 168 and 180 of *The Ontario*

Insurance Act, and as to whether, if they were held to be validly enacted, it was within the legislative competence of the Parliament of Canada to enact such provisions as are contained in certain specified sections of *The Dominion Insurance Act*, those sections as they now appear in the Revision of 1927 being Sections 11, 12 (1), 65, 66, and 135.

By a majority of the Court it was held that it was within the competence of the Legislature to enact the provisions of *The Ontario Insurance Act* referred to, and that it was not within the legislative competence of the Parliament of Canada to enact the provisions of *The Dominion Insurance Act* referred to. Masten, J.A., delivered the judgment on behalf of the majority of the Court; Middleton, J.A., assented thereto, as likewise did Riddell, J.A., with some doubt; while Latchford, C.J., and Smith, J.A., dissented in part.

The Minister of Justice was notified, in the usual manner, of the hearing before the Appellate Division, but did not appoint counsel to attend, and the Court directed that Sir William Hearst argue the matter from the point of view of the Dominion authorities. After argument, and as the result of a suggestion made by the Court, the order in council submitting the questions was enlarged and amended, and it was thereby provided that it should be understood that the questions submitted and argued should be the questions contained in the amended order in council. Of this amended order in council the Minister of Justice received no express notice, and the contention is that the binding authority of the decision is thereby weakened, if not destroyed, and that I should not be obliged to follow it. I do not follow this argument. Even if I were inclined to a different view from that expressed by Masten, J.A., which I am not, I should still, I think, be obliged to accept the opinion expressed by him and assented to by Riddell and Middleton, JJ.A.; and, to the extent at least to which that case goes, I think I must follow it.

In the judgment of Masten, J.A., the authorities are fully referred to, and I do not think it at all necessary, if it would not be an impertinence on my part, to cover the same ground again, and I content myself with pointing out what appear to me to be the particularly important portions of the judgment. It was assumed by Masten, J.A. (p. 416), "that the Dominion Parliament is competent to grant to a company incorporated by it a status as a Dominion corporation, to confer upon it its capacities, to endow it with powers, and to prescribe limitations on those powers," but he goes on to say that "the granting of subjective status and powers of the company is one thing, and the regulation of the objective exercise of its powers in a particular Province is quite another thing."

Further, on pp. 416 and 417, of 58 O.L.R.:—

"It seems to me self-evident that the conditions which a Dominion company, after it has been incorporated and organized, chooses to insert in its policies of insurance have nothing whatever to do with its prior incorporation. In other words, the Dominion legislation here in question is not aimed to create or to control or limit the status, powers, or field of operation of the companies referred to in the statute, but rather to control its subsequent operations by prescribing certain minor details of the contracts into which the citizens of Ontario may enter with such companies and persons, and so to regulate the business of insurance."

Again, at p. 420:—

"With respect to British insurance companies, British natural persons, alien insurance companies, and alien persons, seeking to carry on the business of insurance in Canada, the considerations to be observed in reaching a conclusion are for the most part similar to those which obtain in considering the case of Dominion companies, and need not be repeated. Some further points, however, present themselves in that connection. The decision of the Judicial Committee in the case of Attorney-General for Canada v. Attorney-General for Alberta, (1916) 1 A.C. 588, determines that the power of restricting in Canada, by a system of licensing, the business of foreign insurance companies, is given to the Dominion by the heads in Section 91" (of *The British North America Act*) "which refer to the regulation of trade and commerce and to aliens."

"It may, therefore, be assumed that if a foreign insurance company, empowered by its constating instruments to carry on the business of both life and guarantee insurance, were to apply for a Dominion licence to carry on its business in Canada, the Dominion Parliament might permit it to carry on life insurance, and decline permission to carry on concurrently guarantee insurance, or might impose a condition that it deposit so many thousands of dollars with the Insurance Department of Canada as a guarantee to its policy-holders. It may also be assumed that any alien, whether a foreign company or a natural person, coming to Canada to carry on the business of insurance, must be licensed by Dominion authority, and only to the extent to which such alien is so licensed and on the conditions prescribed by the Dominion will he or it be legally entitled to commence business; but, when the alien has complied with the conditions prescribed and the licence issues, the functions of the Dominion authority are exhausted, and the details of the contracts of insurance which it subsequently makes with the citizens of Ontario do not fall under the head of licensing (though they may be a consequence of the licensing) but under the head of civil rights in whatever Province the licensee carries on business.

"Nor, in my opinion, is this enactment 'ancillary,' in the sense of 'necessarily essential,' to Dominion legislation respecting aliens or trade and commerce."

Further, at p. 422, Mr. Justice Masten intimated "that where the condition sought to be imposed by the Dominion has the effect of trenching on any of the enumerated powers which are exclusively entrusted to the Provincial Legislature by Section 92, the right to impose and enforce such a legislative condition must as to its constitutional validity be considered and tested by the same principles as those which are applicable to direct legislation, for it is well established that the Dominion Parliament cannot do indirectly what it cannot do directly."

Towards the end of his judgment (at p. 422) he concludes that "the legislation in question is an attempt by this indirect method to regulate the business of insurance in the Provinces of Canada so far as it is conducted by the classes of companies and persons above named, and that its form is adopted under the guise of legislation respecting trade and commerce and respecting aliens in order to cloak a regulation of the business of insurance."

And at p. 423: "Apart from such legislation as is here in question, any insurance company, foreign or domestic, and any natural person (not an enemy), might under the rules of comity enter Canada and carry on the business of insurance. Apart from this legislation the citizens of Ontario could contract with British and with alien insurance companies without let or hindrance, and their contracts would be valid and enforceable in accordance with the statutory conditions prescribed by Ontario law. But if and so far as the legislation in question has validity, the citizens of Ontario cannot any longer contract insurance with British or alien companies on the conditions and terms prescribed by the laws of Ontario, but only on the terms prescribed by this legislation."

Counsel for the defendants rely strongly upon the case of Matthew v. Guardian Insurance Co. (1918), 58 Can. S.C.R. 47, a decision apparently not referred to either by counsel or the Court in the Insurance Contracts case, *supra*. In that case, Matthew, as prospective attorney of the Guardian Fire Insurance Company of Utah, made application for a licence under *The British Columbia Fire Insurance Act*. The Guardian Assurance Company, a British company, brought an action to restrain Matthew from applying for the licence and its action was dismissed. Between the trial and the hearing of the appeal in the Court of Appeal of British Columbia, the statute 7 and 8, George V, Chapter 29 (Canada), amending *The Insurance Act* (Canada). was passed, and Sections 4 and 11, as so amended, provided that a foreign insurance company could not carry on its business in Canada unless and until it had obtained a licence from the Minister of Finance. It was held in the Supreme Court of Canada that the Court of Appeal should have taken judicial notice of the amendments, and that, since the Utah company was not able, through the issue of a provincial licence alone, to transact business in British Columbia before having obtained a Dominion licence, the proceedings by way of injunction were premature.

Several of the Judges of the Supreme Court of Canada in delivering judgment referred to the history of the legislation in question, but it is clear, I think, that its constitutional validity as legislation was not an issue in the action nor upon the appeal. It is assumed, and is not, I think, seriously disputed by any one, that the Dominion Parliament is empowered to insist upon a foreign company, which proposes to come into Canada, obtaining a licence before commencing operations, but the conditions attached to the licence and the question whether those conditions would or do conflict with provincial rights were not considered, and I am unable to agree that the decision in this case is necessarily opposed to that in the Insurance Contracts case.

The vice of the legislation in question appears to be that the Dominion Parliament seeks to impose, upon those obtaining licences, obligations as to the terms and conditions upon which insured and insurer shall do business and enter into contracts, matters which, as I read the authorities, are expressly for the Provincial Legislature. Section 4, for instance, provides that it shall be competent for the Minister to grant a licence authorizing the licensee to carry on business subject to the provisions of this Act and to the terms of the licence, and Sections 91, 123, 134, and 135 deal in minute detail with the terms and provisions that are to be inserted in the policy to be issued by the licensee and provide that it shall be a condition of the licence that these conditions shall be set out in the policy, or in default the licence may be cancelled. As already mentioned, the sections last referred to deal respectively with companies proposing to take out licences in respect of life (91), fire (123), accident and sickness (134), and automobile insurance (135), and only in regard to Section 134 does the Act provide (subsection 4) that, in so far as the conditions imposed by that section are inconsistent with the conditions required by the law of the Province, they need not be observed. Why this distinction is made I do not know, but it seems clear that in regard to all other classes of insurance dealt with by the Act a licensor under the Act must insert these terms in its policy whether they agree or not with the requirements of the Provincial Act. One would have thought it would have been quite sufficient to impose as a condition of obtaining and continuing to hold its licence that a company should be required to insert in its policies such requirements, terms and conditions, as might be necessary by the law of the Province in which its policies were from time to time issued, and if some such provision as that were contained in the sections referred to, I for my part can see no great objection to them in other respects.

Again, Section 11 makes it unlawful for any Canadian company or any alien, whether a natural person or a foreign company within Canada, among other things, to solicit or accept any risk, issue or deliver any policy, receive any premium, inspect any risk, or adjust any loss, under a licence issued under the Act; and Section 12 makes it unlawful for any British company or for any British subject not resident in Canada to immigrate into Canada for the purpose of transacting the business of insurance unless under a similar licence granted pursuant to the Act.

Recently in the Province of Quebec a question as to the validity of Sections 11, 12, 65, and 66 of *The Insurance Act of Canada* and of Sections 16, 20, and 21 of *The Special War Revenue Act*, R.S.C. 1927, Chapter 179, was submitted to the Court of King's Bench (appeal side) of that Province, and I have read the judgments of the Court upon the questions submitted: Re Reference as to the Validity of Certain Sections of Dominion Statutes (1930), Q.R. 49 K.B. 236.

The members of the Court were not by any means unanimous except in regard to the sections of *The War Revenue Act*, as to which all agreed that those sections were within the competence of Parliament.

The specific question asked as to *The Insurance Act* was the following:—

"Is a foreign or British insurer who holds a licence under *The Quebec Insurance Act* to carry on business within the Province obliged to observe and be subject to Sections 11, 12, 65, and 66 of *The Insurance Act of Canada*, or are those sections unconstitutional as regards such insurer?"

Mr. Justice Allard held these sections to be constitutional. Mr. Justice Tellier held that they were unconstitutional. Mr. Justice Howard held that they were constitutional as to foreign companies, but was doubtful as to their constitutionality as to British subjects. Mr. Justice Bernier held that the sections were unconstitutional. Mr. Justice Bond held that they were constitutional as to foreign companies and unconstitutional as to British. As to the British insurer, therefore, it appears that the majority of the Court clearly held these sections to be unconstitutional.

Counsel for the plaintiff contend in the present case, primarily, that the whole statute should be declared *ultra vires* and he refers to the case of Ottawa Separate Schools Trustees v. Ottawa Corporation, [1917] A.C. 76, as authority for the view that, where it is impossible to separate the good from the bad in a statute of questionable validity, and where it is impossible to ascertain whether, if the invalid sections had never been enacted, those that remain would have been, the whole should be declared bad.

Whether that case is authority for the proposition stated I do not know, but in my opinion it does not apply here. Many of the sections of the statute are of undoubted validity. As already pointed out, it is, I think, conceded that Parliament has the right to license on proper terms and conditions and has undoubtedly the right to control companies of its own creation. Mr. Tilley himself concedes that Parliament may set up an insurance department and appoint a superintendent of insurance and provide for what he may do, but it is really the compulsory features of the statute that are particularly objected to, and the sections which impose, as conditions upon which the licence shall issue, limitations upon the freedom of contract as between the insurer and the insured.

I do not propose to refer at any length to the authorities relied upon by Mr. Justice Masten. It has been held in the case of Citizens Insurance Co. of Canada v. Parsons [1881], 7 App. Cas. 96, that the Province has the right to enact statutory conditions as to insurance and that the authority vested in Parliament to legislate in respect of trade and commerce does not apply to the regulation of the business of fire insurance in a single Province. It has also been held in Attorney-General for Canada v. Attorney-General for Alberta, [1916] 1 A.C. 588, that the power to legislate as to the regulation of trade and commerce does not extend to the regulation by a licensing system of a particular trade in which Canadians would otherwise be free to engage in the Province, although it was also held in the same case that the Dominion Parliament has power by properly framed legislation to require a foreign company to take out a licence from the Dominion authorities even in a case where the company desires to carry on business within a single Province.

It was also held in Attorney-General for Ontario v. Reciprocal Insurers, [1924] A.C. 328, that Section 508*c* of the Criminal Code, a section which makes it an indictable offence for any one within Canada, except on behalf of or as agent for a company duly licensed by the Minister of Finance, or on behalf of or as agent for or as a member of an association of individuals formed upon the plan known as Lloyds, or of an association of persons formed for the purpose of interim insurance, to solicit or accept any insurance risk, issue or deliver any interim receipt or policy of insurance, or grant in consideration of any premium or payment any annuity on a life or lives, or collect or receive any premium for insurance, etc., etc., was void as beyond the competence of Parliament, because although Parliament undoubtedly has the exclusive right to legislate in respect of criminal law, yet the enactment in question was in substance one relating to the regulation of contracts of insurance, subjects not within the legislative sphere of the Dominion. Notwithstanding this decision, the section in the Code still remains unrepealed.

My conclusions, therefore, on the whole case, are as follows:—

In my view Section 4 is invalid, not because it purports to give the Minister power to grant a licence, but because it attaches to the granting of the licence terms and conditions which appear to me to be not within the competence of Parliament.

I am also of opinion that Sections 11 and 12 of the Act are likewise *ultra vires*.

Sections 65 and 66 are the sections in the Act relating to penalties. They have already been held invalid by Masten, J.A., and I come to the same conclusion.

The sections which impose the statutory conditions to be inserted in the policies as a condition of the granting of the licence have already been referred to. These sections are 91, 123, 134, and 135. For the reason that Section 134 does not make it compulsory to insert these conditions where they conflict with provincial conditions, I would hold that that section is *intra vires*, but the others I would hold to be *ultra vires*.

As to Section 16 of *The Special War Revenue Act*, R.S.C. 1927, Chapter 179, I am inclined to the view adopted unanimously by the Quebec Court that that section should not be declared to be *ultra vires*. The section is as follows:—

"Every person resident in Canada, who insures his property situate in Canada, or any property situate in Canada in which he has an insurable interest, other than that of insurer of such property, against risks other than marine risks,

"(*a*) with any British or foreign company or British or foreign underwriter or underwriters, not licensed under the provisions of *The Insurance Act* to transact business in Canada: or "(*b*) with any association of persons formed for the purpose of exchanging reciprocal contracts of indemnity upon the plan known as inter-insurance and not licensed under the provisions of *The Insurance Act*, the chief place of business of which association, or of its principal attorney-in-fact is situate outside of Canada.

"shall on or before the 31st day of December in each year pay to the Minister, in addition to any other tax payable under any existing law or statute, a tax of five per centum of the total net cost of such person of all such insurance for the preceding calendar year."

The argument is, of course, that in its pith and substance this is not a tax, in the proper sense of the word, for the purpose of raising revenue, but is in fact an indirect method adopted by Parliament of compelling insurers to come within the Dominion fold in regard to insurance matters. I confess it has that appearance, but undoubtedly Parliament has the right to tax and to select and determine its method of taxation, and it would be, I think, very dangerous for Courts to interfere except in the plainest possible case with that right.

As to the section of the Criminal Code referred to, which, notwithstanding the decision as to its invalidity, still stands unrepealed, I think it unnecessary that I should do anything more than note the fact that the section has been already declared to be unconstitutional.

My judgment, therefore, will be in accordance with the foregoing.

The Plaintiff is entitled to his costs of the action.

ORDER OF GOVERNOR GENERAL IN COUNCIL

Dated December 31st, 1931; Passed under Authority of

THE UNEMPLOYMENT AND FARM RELIEF ACT, 1931

(Reprinted from *The Canada Gazette*, December 31st, 1931.)

AT THE GOVERNMENT HOUSE AT OTTAWA,

Thursday, the 31st day of December, 1931.

PRESENT: HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL

WHEREAS there has been laid before His Excellency the Governor General in Council a report from the Minister of Finance submitting that, for some years, litigation has been carried on to determine the validity, in whole or in part, of *The Insurance Act of Canada*, being Chapter 101 of the Revised Statutes of Canada (1927);

That on the 26th day of January, 1931, the Honourable Mr. Justice Garrow, of the Supreme Court of Ontario, in an action brought by the Attorney-General of Ontario, as Plaintiff, against the Attorney-General of Canada, the Minister of Finance and George D. Finlayson, as Defendants, declared that Sections 4, 11, 12, 65, 66, 91, 123 and 135 of the said *Insurance Act of Canada*, are *ultra vires* of the Parliament of Canada, and that the Minister of Finance and George D. Finlayson are not, nor is either of them, entitled to act under or enforce any of the said Sections of the said Act;

That on the 22nd day of October, 1931, the Judicial Committee of the Privy Council, in Consolidated Appeals No. 36 of 1931, between the Attorney-General of Quebec as Appellant and the Attorney-General of Canada as Respondent and others, as Interveners, advised His Majesty that the said Insurance Act was in respect of certain provisions thereof not properly framed;

That the life insurance business of Canada has assumed very large proportions, there being outstanding policies issued by companies licensed under the provisions of the said Insurance Act providing for the payment of approximately six and one-half billions of dollars, and that policies have been issued against the destruction of property by fire providing for the payment of upwards of ten billions of dollars, and that policies have been issued providing for the payment of large sums in the event of other casualties;

That heretofore companies licensed under *The Insurance Act of Canada* have been subject to inspection and supervision by the Superintendent of Insurance, and a uniform system of inspection has prevailed throughout Canada with respect to such licensed companies;

That the Law Officers of the Crown advise that the aforesaid decision of the Judicial Committee of the Privy Council does not settle or determine the extent to which the legislative jurisdiction of the Parliament of Canada may validly be exercised with respect to insurance companies incorporated under the laws of the Dominion of Canada or of any other country;

That it is the purpose of the Government to submit to the Parliament of Canada at the approaching Session thereof an Insurance Bill, which, in the opinion of the Law Officers of the Crown will be within the legislative competence of such Parliament;

That Chapter 58 of the Statutes of Canada, 1931, conferred upon the Governor General in Council full power to make all such orders and regulations as may be deemed necessary or desirable for relieving distress, providing employment, and, within the competence of Parliament, maintaining peace, order and good government throughout Canada;

That the Parliament of Canada has exclusive legislative jurisdiction with regard to bankruptcy and insolvency, and that as the preservation of solvency of such insurance companies is of the utmost public importance calling for continuous and uniform supervision and for proper actuarial valuations of their future obligations under their policies, it is desirable in the interests of good government throughout Canada that an Order should be made under the authority of the said Statute providing that a valuation be placed upon the assets of insurance companies that have heretofore been licensed under the provisions of *The Insurance Act;*

That it has been the custom to appraise the values of common and preferred stocks carried as assets by insurance companies and included in the annual financial statements of such companies at the values prevailing on the 31st day of December in each year as reflected by the stock exchanges or as may be otherwise ascertained by the Superintendent of Insurance;

That under ordinary business conditions this has been found sufficiently accurate for the purposes of such statements but valuations ascertained as of the 31st December, 1931, under the disturbed financial conditions now prevailing, would be unfair to companies licensed under the said Act, and it is therefore desirable to depart, for the time being, from the practice of taking the market quotations on the last day of the year as the fair market values;

That in the United States of America this has been recognized, and the Commissioners of Insurance throughout the States have generally substituted for the market quotations of stocks for a particular day the average prices of stocks as reflected by the exchanges for a range of five quarterly periods ending September 30, 1931, which average prices have been found to approximate the prices prevailing on the 30th, June, 1931; and

That, in view of the fact that many companies heretofore licensed under *The Insurance Act of Canada* are transacting business in various States of the United States of America, as well as in other foreign countries, it is desirable that an approximately uniform practice should be observed.

Therefore His Excellency the Governor General in Council, on the recommendation of the Minister of Finance, and under and in virtue of the powers conferred by Chapter 58 of the Statutes of Canada, 1931, is pleased to order and it is hereby ordered as follows:

(1) The Superintendent of Insurance, for the purposes of the returns to be made by insurance companies heretofore licensed under the provisions of *The Insurance Act*, being Chapter 101 of the Revised Statutes of Canada (1927), and to enable such Superintendent of Insurance to determine the solvency of such companies, is hereby authorized and empowered to accept such returns as sufficient evidence of such solvency when it appears that the common and preferred stocks included therein are valued at not more than the book values if purchased since June 30, 1931, or if purchased on or before the said date, at prices not exceeding the market prices of such stocks prevailing on the 30th day of June, 1931, which prices have been found to approximate the average prices of stocks as reflected by the exchanges for a range of five quarterly periods ending September 30, 1931; that the other assets of the companies have been valued on the basis prescribed by or authorized under the provisions of the said Insurance Act, and that the stocks and other assets when valued as aforesaid are not less than the liabilities of such companies to the public;

(2) For the purpose of enabling the Superintendent of Insurance to satisfy himself that the companies heretofore licensed under the provisions of *The Insurance Act* continue to be solvent, he shall require such companies to file with him statements as at December 31, 1931, in such form as may be prescribed by him, and upon his being so satisfied he shall issue to such companies, respectively, certificates of their solvency.

(3) Any insurance company incorporated under the laws of the Dominion of Canada or any other country may file with the Superintendent of Insurance a statement made out in accordance with the provisions of the two preceding paragraphs and obtain a certificate of solvency in the manner therein provided. Any such company which commences to carry on insurance business in Canada without such a certificate shall be guilty of an offence and liable upon summary conviction to a penalty of not less than $500 and not more than $1,000.

E. J. LEMAIRE,

28-1 *Clerk of the Privy Council.*

APPENDIX VI

CERTAIN MEMORANDA, RULINGS, ETC., ISSUED BY THE SUPERINTENDENT OF INSURANCE

TORONTO, March 2nd, 1931.

J. H. KING, ESQ., Secretary,
Canadian Automobile Underwriters' Association,
200 Bay Street, Toronto, Ontario.

DEAR MR. KING:

Pursuant to Section 69*a* of *The Ontario Insurance Act*, I hereby direct the Statistical Agency to tabulate the automobile experience in accordance with the following instructions:

1. The experience shall be reported for the Province of Ontario only.
2. The experience shall be reported for calendar year 1930 transactions, comprising policy years 1929 and 1930.
3. The experience for individual companies shall be combined in the following groups:
   (*a*) Experience of tariff companies only;
   (*b*) Experience of non-tariff companies only;
   (*c*) Experience of tariff and non-tariff companies.
4. Experience shall be furnished for each type of automobile separately, viz.:
   (*a*) Private passenger;
   (*b*) Commercial;
   (*c*) Comprehensive policies;
   (*d*) Fleets;
   (*e*) Public vehicles;
   (*f*) Garages;
   (*g*) Automobile dealers and manufacturers.

   "Experience" except where otherwise provided, shall include:
   (*a*) Number of car years;
   (*b*) Premiums earned respecting 1929 complete policy year;
   Premiums written respecting 1930 incomplete policy year;
   (*c*) Losses incurred;
   (*d*) Number of claims
5. The experience by type of automobile mentioned in item "four" shall be further classified as follows:

PRIVATE PASSENGER CARS

Public Liability Coverage:

Experience shall be furnished by classifications within each rating territory.

Property Damage Coverage:

Experience shall be furnished by classifications within each rating territory.

Collision Coverage:

Experience shall be furnished by coverage, viz.: Full coverage, $25 deductible; $50 deductible, and $100 deductible.

Experience shall also be furnished by manual class within each rating territory.

Theft Coverage:

Experience shall be furnished by manual class within each rating territory.

Experience shall also be furnished by price group within each rating territory.

COMMERCIAL AUTOMOBILES

Public Liability Coverage:

Experience shall be shown by load capacity of truck for each manual rating group within each rating territory.

Property Damage Coverage:

Experience shall be shown by load capacity of truck for each manual rating group within each rating territory.

Collision Coverage:

Experience shall be furnished by coverage, viz.: Full coverage; $25 deductible; $50 deductible, and $100 deductible.

Experience shall also be furnished by manual class within each rating territory.

Fire Coverage:

Experience shall be furnished by manual class within each rating territory.

Theft Coverage:

Experience shall be furnished by manual class within each rating territory.

COMPREHENSIVE POLICIES

Experience shall be shown by coverage within each rating territory.

FLEET POLICIES

Experience shall be shown by coverage within each rating territory, but will not include (*a*) number of car years, and (*b*) number of claims.

TAXICABS AND JITNEYS

Experience shall be shown by coverage within each rating territory, but will not include (*a*) number of car years, and (*b*) number of claims.

BUSSES

Experience shall be shown by coverage within each rating territory, but will not include (*a*) number of car years, and (*b*) number of claims.

ALL OTHER PUBLIC VEHICLES

Experience shall be shown by coverage within each rating territory, but will not include (*a*) number of car years, and (*b*) number of claims.

GARAGES, AUTOMOBILE DEALERS AND MANUFACTURERS

Experience shall be shown by coverage within each rating territory, but will not include (*a*) number of car years, and (*b*) number of claims.

Yours faithfully,

(*Signed*) R. LEIGHTON FOSTER.

TORONTO, August 29th, 1931.

Attention Mr. J. H. King, Secretary,
The Canadian Automobile Underwriters' Association,
200 Bay Street, Toronto, Ontario.

DEAR SIRS:

Re—Automobile loss cost experience data and development of loss cost indications; complete policy years 1927-28-29 and incomplete policy year 1930.

On March 2nd, 1931, by letter directed to you, the compilation of the above described loss cost experience data was directed pursuant to Section 69*a* of *The Ontario Insurance Act*. The data so required to be filed was filed in this office on August 21st, 1931.

The next step is the development of loss cost indications. You are hereby directed to prepare and file with me, exhibits containing automobile loss cost experience and interpretation thereof covering the complete policy years 1927, 1928 and 1929 and the incomplete policy year 1930, for all companies (bureau and non-bureau) combined. The exhibits are to be prepared in the same form and in accordance with the same principles as were adopted by the Actuary representing the Royal Commission on Automobile Insurance Premiums Rates and subsequently approved in the Commissioner's final report, except where written instructions to the contrary are subsequently given.

Mr. John Edwards of the Department has been instructed to supervise the work involved pursuant to this request and will have authority to confer with your Actuary as the work proceeds and settle with him such matters of detail as require to be considered in the course of the work.

Yours faithfully,

"R. LEIGHTON FOSTER."

C. L. 15/1931

MEMORANDUM

To—The Chief Executive Officer of all insurers licensed to transact life insurance within Ontario.
From—The Superintendent of Insurance.

RE—LIFE INSURANCE BROKERAGE

At the last session of the Legislature *The Insurance Act* was amended by the insertion of Subsection (12*a*) of Section 256. The amendment makes clear the authority of life insurance agents and the conditions upon which a life insurance agent may legally place insurance with a company other than his own. There is no provision in the Act for the issue of a broker's license for life insurance and it should be understood that no agent may indirectly act as a life insurance broker by placing business through an agent of another company without strict compliance with the procedure now provided by *The Insurance Act.*

Subsection (12*a*) reads as follows:

> "12*a*. Authority of life insurance agents—No life insurance agent shall be licensed to act as agent for more than one insurer transacting life insurance, and the name of such insurer shall be specified in the license, and no such agent shall represent himself to the public by advertisement or otherwise as the agent of more than one such insurer; *provided that, where such an agent is unable to negotiate insurance on behalf of an applicant for insurance with the insurer for which he is the authorized agent, such agent shall have the right to procure such insurance from another insurer, if such other insurer obtains in each case the consent, in writing, of the insurer for which such agent is the authorized agent, and files a copy of such consent with the Superintendent,* 1931, c. 49, s. 13."

In the case of partnership or corporation life insurance agent's licenses the Department will continue to decline to license individual officers, employees or partners of such partnerships or corporations upon the recommendation of different insurers in order to make it impossible for such agency corporation or partnership to conduct what would amount to a life insurance brokerage business through the individual officers, employees or partners. This policy was adopted several years ago upon the advice of the Joint Committee representing the Canadian Life Insurance Officers' Association, the Life Underwriters' Association of Canada and the Life Agency Officers' Association.

Will you kindly bring to the attention of your agency staff the fact that a letter of consent must be obtained by your company before you may accept business from the agent of any other life insurance company. A record of such letters of consent will be kept in the Department and a check will be made each year to see that the procedure provided by *The Insurance Act* is followed in each case. The annual return of commissions paid by the companies and a similar statement by agents applying for renewal of license will be reviewed by the Department, and the letters of consent should correspond with all commissions paid to authorized agents of companies other than your own.

In order that the head office or the chief office of a company in Canada may assume the responsibility required under the Act in connection with the transactions in question, the Department will require the letter of consent to be signed by one of the executive officers of the company or, preferrably, by one of the officers of the company whose name is registered with the Department for the approval of applications for agents' licenses.

The Department is issuing a new leaflet to be sent out with all licenses issued to life insurance agents, in which will be included a reference to this subject and invites all insurers, their officers and all life insurance agents to co-operate in observing the law. Any information which will enable the Department to take steps necessary to see that the law is strictly enforced will be appreciated.

Kindly acknowledge receipt of this communication.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, June 19th, 1931.

TORONTO, August 26th, 1931.

C. L. 19/1931. MEMORANDUM

To—All licensed insurers transacting fire insurance covering agricultural property on the premium note plan.
From—The Superintendent of Insurance.

RE—WRITTEN APPLICATION AND SECTION 106(*a*) OF THE INSURANCE ACT

At the last session of the Ontario Legislature, the following section was added to *The Insurance Act:*

> "106(*a*).—(1) *Written application required.* No insurer shall make a contract on the premium note plan covering agricultural property, for a term exceeding twelve months, without a written application therefor signed by the applicant, or, in case of the absence of the applicant or his inability to make the application, by his agent other than the agent of the insurer, or by a person having an insurable interest in the property.
>
> "(2) *Contents of application.* Every written application shall set forth the name, address and occupation of the applicant, the description, location and occupancy of the property to be insured, its value, particulars of any mortgage, lien or other encumbrance thereon, the purpose for which and the location in which any moveable property is deposited or used, particulars of any claims made by the applicant in respect of insured loss or damage by fire, whether any insurer has cancelled any fire insurance policy of, or refused fire insurance to the applicant, particulars of any other fire insurance on the same property, and such other information as the insurer or the Superintendent may require."

During the intervening months the Executive Committee of the Mutual Fire Underwriters' Association has been collaborating with officials of the Fire Marshal's and Insurance Departments in a consideration of a model form of application. Attached hereto you will find a sample copy of a form of application which has the unanimous endorsation of the persons parties to its consideration.

The attached form of application contains the information described in the foregoing section, and the additional information which I think necessary and am authorized to require. You are hereby advised that the information set out in this form of application must be required in respect of all business written on and after January 1st, 1932.

It is idle to prescribe a form of application if it is not required to be properly completed by every applicant for insurance. The Department will expect every question to be answered and will examine the application files of all companies in the course of future periodical inspections, and report defective applications direct to the Boards of Directors. In this connection you should observe that the Act now requires the written application to be signed by the applicant personally, and only permits his signature by another person on behalf of the applicant where the applicant is absent or unable to sign. *Under no circumstances may the agent of the company sign the application on behalf of the applicant.*

In order to be in a position to comply with the foregoing requirement on and after January 1st next, you should arrange for a supply of application forms before that date.

The use of a new form of application necessarily involves a consideration of any necessary or desirable changes in your forms of policy and methods of rating. It is for that reason that the effective date of this new form of application has been postponed until next January. *I strongly recommend all companies to confer with each other and with their solicitors at the earliest possible date, in order to reach as much agreement as possible on future policy forms and to have ample time to prepare new policies where necessary before the new year.*

The Department will continue to extend to all companies, collectively and individually, its full co-operation in the consideration of those important matters.

R. LEIGHTON FOSTER.

APPLICATION FOR INSURANCE OF AGRICULTURAL PROPERTY ON THE PREMIUM NOTE PLAN

Recommended by the Mutual Fire Underwriters Association and approved by R. Leighton Foster, Superintendent of Insurance, Ontario, as sufficiently complying with Section 106a (2) of The Insurance Act

THIS APPLICATION CONTAINS LIMITATION OF LIABILITY CLAUSES

....
(THE COMPANY)

I,......................., Occupation...................., Address.................... hereby make application to the above named Company for Insurance (not exceeding two-thirds actual cash value of each of the undermentioned Buildings, Live Stock, Implements, and Household Contents and actual cash value of Produce at the time of the loss or damage) against loss

or damage by Fire or Lightning for the sum of $................for a term of.........months,

commencing at noon on........................day of........................193....

On the property hereinafter described, the buildings and lands being owned by...............

..............................and occupied by.......................................

Situated on Lot No......Concession..........Township of...........County of.........
Province of Ontario.

Loss (if any), on buildings only, payable to...

P.O...as...........interest may appear.

Rate	Amount of Premium Note	Present Cash Value	Amount of Insurance Desired	Insurance Desired Upon	Construction	No. and Height of Storeys	Roofed With	State of Repair
....	....	....	....	On Building of Dwelling House No..... on diagram..........x.......... (size)	....	....	....	......
				On contents as hereafter defined and subject to limits specified, only while contained therein................	....	....	....	......
....	....	....	....	On....................................	....	....	....	......
....	....	....	....	....	....	....	....	......
....	....	....	....	On Building of Barn shown as No..... on diagram..........x.......... (size)	....	....	....	......
....	....	....	....	....	....	....	....	......
....	....	....	....	On Building of Barn shown as No..... on diagram..........x.......... (size)	....	....	....	......
				On Building of Drive House (Garage) shown as No.....on diagram....... (size)	....	....	....	......
....	....	....	....	On Building of Implement Shed shown as No.....on diagram......x...... (size)	....	....	....	......
....	....	....	....	On Building of....................	....	....	....	......
....	....	....	....	On Building of....................	....	....	....	......
....	....	....	....	On Live Stock as hereafter defined and subject to Limits specified..........	....	....	....	......
....	....	....	....	On Produce as hereafter defined only while contained in................ shown as No.....on diagram.......	....	....	....	......
....	....	....	....	On Produce, as hereafter defined only while contained in................ shown as No.....on diagram.......	....	....	....	......
....	....	....	....	On Implements, as hereafter defined only while contained in................ shown as No.....on diagram.......	....	....	....	......
....	....	....	....	On Implements, as hereafter defined only while contained in................ shown as No.....on diagram.......	....	....	....	......
....	....	....	....	On....................................	....	....	....	......
....	....	....	....	On....................................	....	....	....	......
....	....	....	....	On....................................	....	....	....	......
....	....	....	....	....	....	....	....	......
....	....	....	....	....	....	....	....	......
....	....	....	....	....	....	....	....	......

1. Is real estate held by deed?....................
If not, what is your title?......................
2. When purchased?..............Price..........
Terms?...................................
3. Present value of Farm, including buildings $.......
Assessed for $.............................
Are last year's taxes paid?....................
4. Number of acres in farm?......................
Number of acres under cultivation?..............
5. Is real estate mortgaged?......Amount $........
To whom?................P.O.................
6. Is personal property mortgaged?.................
7. Has the property or any part of it been subject to dispute or litigation?..........................
8. Any threatened danger of incendiarism?..........
9. Have you ever had a fire?..........If so, was it insured?..............................
Name of Insurance Company interested?.........
....
10. Any other fire insurance on this property?........
11. Has any Company ever refused, cancelled or declined to renew any fire insurance for you?...........
With what Company has this property been previously insured?..........................
....
For what amount?...........................

12. How is dwelling heated?......How lighted?......
Is it occupied all the year round?...............
13. CHIMNEYS. Are all chimneys built from the ground?.................................
Any built upon brackets?..................When last cleaned?...............................
Are they all in good condition?..................
14. STOVEPIPES. Are all stovepipes in good condition?..................................
Any pipe run through wooden partition or floor?....
Does any stovepipe enter chimney in unoccupied attic or pass through space not reached by a permanent stairway?......................
15. RADIO. Have you a radio?..........If so, has grounding been approved by Hydro Inspector?.....
16. SPARK ARRESTERS. Any spark arresters on chimneys?...........If so, on which?.........
17. LIGHTNING RODS. Which buildings are equipped with Lightning Rods?.......................
....
When erected?...........By whom?..........
18. Do you own motor car, truck or tractor?..........
If so, where are they housed?....................
19. Nationality of Owner........................

TENANT FARM. If farm is not worked by the owner—Name of Tenant?....................................
Nationality of Tenant..........................Rental Terms..........................
How long has he been tenant?....................Is rent in arrears?......................
Is he an entirely satisfactory tenant?...

I agree that in the event of fire the loss or damage shall be estimated according to the true and actual cash value of the property at the time the same shall happen, and that in no case shall this Company pay more than two-thirds of the actual cash value of the Building, Live Stock, Implements and Contents of the Dwelling so determined. Produce will be paid for in full, to the limit of the amount insured under such item or items, calculated at the market value.

I further agree that the policy of insurance issued under this application shall be subject to the rules, regulations and by-laws of the Company now or hereafter in force.

I also agree to use all reasonable means to protect said property from fire during the term of this insurance, more especially to keep all chimneys used in the building properly cleaned, to guard against the improper use of kerosene and gasoline, not to run cars, trucks or tractors upon barn floors, to have electric wiring properly inspected, to keep lanterns used in or about the buildings properly cleaned, not to allow smoking or the careless use of matches in or around the buildings.

It is hereby understood and agreed as a basis of the proposed insurance contract that the foregoing answers are regarded as material representations and facts, and that any untruthful answer or any suppression of material facts shall work a forfeiture of the insurance, and that if the Agent of the Company fills up this Application he will in that case be the Agent of the Applicant and not the Agent of the Company, AND

I also agree that this insurance shall be subject to, and that I accept it under the following

DEFINITIONS AND LIMITATION OF LIABILITY CLAUSES

The loss or damage to be estimated according to the true and actual cash value of the property at the time the same shall happen, but in no case, shall this Company pay more than two-thirds of the actual cash value of the Buildings, Live Stock, Implements, Contents of Dwelling at the time of loss or damage. Produce will be paid for at market value.

HOUSEHOLD CONTENTS—The term Household Contents shall be held to cover and include Household Furniture, Linen, Bedding, China, Crockery, Plate and Plated Ware, Sewing Machine, Clocks, Watches, Wearing Apparel, Provisions, Fuel, Cream Separator, Floor Covering, Blinds, Curtains, Piano and Musical Instruments (not more than $200 on any one Piano, $50 on any other instrument or Radio Set, nor $10 on any one painting or picture) and nothing else unless specifically insured. Only 10 per cent. of the insurance on contents of dwelling is to apply to wearing apparel unless specifically insured.

FARM PRODUCE—The term Farm Produce shall be held to cover and include Grain, Roots, Grass Seeds, Feed for Stock, Stacks of Grain, Hay or Straw within 80 feet of outbuildings, and to be not older than the past previous harvest, and nothing else unless specifically insured. Tobacco is not included.

IMPLEMENTS—The term Implements shall be held to cover and include Farming Implements and Vehicles of every description in common use on the farm, only one Mower, and one Binder and those the best on the premises, but shall not include Threshing Machines, Tractors, Combines, Motors Vehicles, Gasoline and Kerosene and Fuel Oil Engines, Electrical Appliances and Shredders, and nothing else unless specifically insured.

LIVE STOCK—The term Live Stock shall be held to cover and include Horses, Cattle, Sheep, Pigs and Poultry from fire and lightning in buildings and from lightning to and from market, and while at pasture within 5 miles of the Insured's residence. (LIMITS—The limit of liability of the insuring Company shall be $120 on any one Horse, $80 on any one head of Cattle, $30 on any one Pig, $15 on any one Sheep and $1 on any one head of poultry unless specifically insured.)

Dated..............................193....

....
Signature of Applicant.

....
P.O.

QUESTIONS TO BE ANSWERED BY AGENT

Do you personally know the applicant?...................

How long has applicant lived in this neighborhood?........

Have you personally inspected this risk, inside............

and out?..................Date.....................

Is the property in good repair?.........................

Is it suitable to its location?..........................

Is he a good farmer?....................................

Has this Company any insurance within 150 feet?.........

If so, give Policy No....................................

Have the premises ever been on fire?....................

If so, were they insured?...............................

Name of Company?......................................

Cause of fire...
Can you confidently recommend acceptance of this risk by Company?......................................

....

Date............................193....

No............

DIAGRAM

Show all buildings and number them in accordance with numbers on application. Measure distances accurately.

North

West East

South

....
Signature of Agent.

Application for
FIRE INSURANCE
to the
....
(Name of Company)

Premium Note Plan

Application of

....
County...
Township..
Lot.................Concession.................
Post Office..
Send Policy to......................................
Insurance for................................months

Commencing on............day of............193.
Amount Insured, $..............................
Premium Note, $..................................
Cash, $...
Rate..
Number of Expiring Policy......................
Agent..

C. L. 28/1931.

MEMORANDUM

To—All Mutual and Cash Mutual Fire Insurance Corporations transacting insurance on the Premium Note Plan.

From—Superintendent of Insurance.

RE ANNUAL STATEMENTS

This memorandum relates to both (*a*) the Annual Statement to the Department and (*b*) the Annual Statement to Members.

With respect to (*a*)—*Annual Statement to the Department:*

Annual statement blanks for use in reporting business for the year 1931 are being forwarded under separate cover. They differ slightly in form from those used heretofore. The chief differences are in arrangement of the balance sheet (Assets and Liabilities) and the method of calculating and showing certain of the assets and liabilities.

The item of "Premium notes in force after deducting payments and assessments" formerly included in the main body of the statement of assets has now been moved down under the new heading "Resources." Surplus or deficit exclusive of the premium notes is now plainly shown in Item 3 of "Total Resources," page 3, and the total resources of the company, including the notes is shown in Item 7.

Whereas in former statements it was permissible to show the liability of unearned premiums at an amount calculated upon only second and third year unexpired cash payments, it must now be shown at eighty per cent. of the unexpired portion of *all* premiums in force (see Item 7, VII, page 3). Schedule S, page 15, has been revised to show the method now to be used in making this calculation. This change is made necessary by an amendment to Section 70 (5) of *The Insurance Act* (See Ontario Statutes, 1931, page 49, Section 6).

In order that the operations of the company for the year 1931 may be shown properly, notwithstanding the change in the method of calculating the unearned premium reserve, it is necessary for you to recalculate this reserve as at the end of 1930, on the new basis, and then compare the reserve at December 31st, 1930, so recalculated, with the reserve at December 31st, 1931, calculated on the same basis. A special schedule S.X. is included in the statement at page 15 for this purpose. (This schedule will not appear in future statement forms.)

By carrying the reserve as per Schedule S.X. to the "Exhibit of Surplus" that exhibit will show the total increase or decrease in surplus for the year.

With respect to (*b*)—*Annual Statement to Members:*

In the past the Department has not prescribed the form of statement to be sent to members and presented to the annual meeting. Authority so to do is contained in *The Ontario Insurance Act.* A survey of such statements by the Department indicates that companies have been reporting to their members on many different forms of statement and a number of companies show a financial condition in reporting to members different from the financial condition shown in reporting to the Department.

Officers of several companies have suggested that the Department should prepare a model form of "Statement to Members" and send it to all companies with the recommendation that it be used uniformly by them.

Enclosed herewith you will find a blank form of statement of "Assets and Liabilities," "Cash Receipts," "Cash Expenditure" and "Movement of Risks." This form of statement follows the Department statement form closely and shows the information which the majority of companies have, as a rule submitted to their members and at the annual meeting. I recommend that your statement to members this year be prepared on this form.

For your information I attach hereto extracts from *The Insurance Act* and *The Companies Act.* Please read them carefully.

Please read and explain this letter at the next meeting of your Board of Directors and acknowledge.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, Ont.,
December 21st, 1931.

Form of Annual Statement Recommended for Use by All Mutual and Cash Mutual Fire Insurance Corporations Transacting Insurance on the Premium Note Plan in Reporting to Members

Under date of December 21st, 1931, the Superintendent of Insurance for Ontario directed to all mutual and cash mutal insurance corporations doing business on the premium note plan, a memorandum where in he recommended all such corporations, for the reasons described therein to use the following form of statement to report their financial condition as of December 31st, 1931, to their members and the annual meeting.

Explanatory Notes

Items may be re-arranged as desired but no change in terminology nor any combination of items may be made.

Items against which no amounts are applicable may be deleted.

Numbers preceding items should be deleted.

Any items may be subdivided as desired providing the terminology used in statement is applied to such divided item.

Items 6, 8 and 12 (Assets) must not be extended. (See *Insurance Act*, Section 70 (7).)

Assets

1. Book value of real estate.................. $.........
2. Mortgage loans on real estate.................. ....
3. Book value of bonds, debentures and other securities.................. ....
4. Cash on hand and in banks.................. ....
5. Agents' balances uncollected, written after October 1st.................. ....
6. Agents' balances, uncollected, written prior to October 1st (not extended).... ....
7. Unpaid assessments levied in 1931.................. ....
8. Unpaid assessments levied in prior years (not extended).................. ....
9. Due for reinsurance on losses.................. ....
10. Interest due and accrued.................. ....
11. All other assets.................. ....
12. Office furniture and fixtures (not extended).................. ....

13. Total Assets.................. $.........
14. Premium notes in force after deducting all payments and assessments levied... ....
15. Less residue given for reinsurance.................. ....

16. Total Resources.................. $.........

Liabilities

17. Amount of unpaid loss claims adjusted.................. $.........
18. Amount of unpaid loss reported and unadjusted (estimated).................. ....
19. Amount of unpaid promissory notes for borrowed money.................. ....
20. Amount of interest accrued thereon.................. ....
21. Amount of unpaid loans from banks or other sources.................. ....
22. Amount of unpaid borrowed money on debentures or other securities......... ....
23. Amount of unearned premiums on all outstanding risks.................. ....
24. Amount of all other liabilities.................. ....

25. Total Liabilities.................. $.........

Cash Receipts

1. Cash on hand and in banks, December 31st, 1930.................. $.........
2. Agents' policy fees or surveys.................. ....
3. First, second and third instalments due 1931.................. ....
4. "Cash Payments" due 1931.................. ....
5. Instalments due in prior years.................. ....
6. "Cash Payments" due in prior years.................. ....
7. Special assessment levied in 1931.................. ....
8. Special assessments levied prior to 1931.................. ....
9. Interest received during 1931.................. ....
10. Cash borrowed during 1931.................. ....
11. Agents' balances of 1930 received in 1931.................. ....
12. Reinsurance on loss claims.................. ....
13. Received from other sources.................. ....

14. Total Receipts.................. $.........
15. Cash received from realization of investments.................. ....

16. Total.................. $.........

CASH EXPENDITURE

	(a) Expenses of Management:	
17.	Agents' fees and commissions	$
18.	Law costs	
19.	Fuel and light	
20.	Investigation and adjustment of claims	
21.	Interest	
22.	License fee and taxes (Government and Municipal)	
23.	Rent	
24.	Salaries, Directors' and Auditors' fees	
25.	Printing, stationery and advertising	
26.	Postage, telephone, telegram and express	
27.	Other expenses	
28.	Total Expenses of Management	$
	(b) Miscellaneous Payments:	
29.	Paid for fire losses which occurred prior to 1931	
30.	Paid for fire losses which occurred during 1931	
31.	Paid for reinsurance	
32.	Paid for rebate and return premiums	
33.	Paid for dividends	
34.	Paid for repayment of borrowed money	
35.	Paid for accrued interest on purchase of investments	
36.	Paid for expenditure other than foregoing	
37.	Total	$
38.	Paid for purchase of investments	
39.	By balance, cash on hand and in banks, December 31st, 1931	
40.	Total	$

MOVEMENT IN RISKS

	No. of Policy	Amount
Policies in force, December 31st, 1930		$
Policies taken during 1931, new or renewed		
Gross amount in force during 1931		$
Deduct expired and cancelled in 1931		
Net risks in force, December 31st, 1931		$

Reinsurance

Amount of foregoing risks reinsured	$
Net risks actually carried December 31st, 1931	$

AUDITORS' CERTIFICATE

APPENDIX VII.

FORMS OF BALANCE SHEET, ETC., PRESCRIBED PURSUANT TO SECTION 71 OF THE INSURANCE ACT

ONTARIO

Executive Council Office.

Copy of an Order-in-Council approved by The Honourable the Administrator of the Government of the Province of Ontario, dated the 29th day of December, A.D. 1931.

Upon consideration of the report of the Superintendent of Insurance, dated the 22nd of December, 1931, and upon the recommendation of the Honourable the Attorney-General, Minister in charge of the Department of Insurance, the Committee of Council prescribe, pursuant to Section 71 of *The Insurance Act*, R.S.O. 1927, Chapter 222, as amended by Section 4 of *The Insurance Act, 1930* Chapter 41 of the Statutes of Ontario, 1930, the forms set out in Schedule "A" hereto as the forms in which all joint stock insurance companies and mutual life insurance corporations incorporated and licensed by Ontario, may publish or circulate any balance sheet or other statement purporting to show their financial condition and to repeal the order relating to the same subject matter, dated the 30th day of December, 1930.

Certified,

C. F. BULMER,
Clerk, Executive Council.

SCHEDULE "A"

PART I

FORMS PRESCRIBED FOR JOINT STOCK INSURANCE COMPANIES, TRANSACTING OTHER THAN LIFE INSURANCE

FORM I

BALANCE SHEET

Assets:			
1. Real estate (*a*) Office premises	$.........		
Less encumbrances	....		
		$.........	
(*b*) Held for sale		....	
			$.........
2. Mortgages and Agreements for Sale			....
3. Loans on collateral			....
4. Bonds and debentures at book value		$.........	
Add—Excess of market value over book value		....	
			$.........
5. Stocks at book value		$.........	
Add—Excess of market value over book value		....	
			....
6. Cash on hand and in banks			....
7. Agents' balances and premiums uncollected (net)			....
8. Due from reinsurance companies on losses already paid			....
9. Cash deposited with other licensed insurers			....
10. Interest dividends and rents due and accrued			....
11. All other assets			....
Total Assets			....
Liabilities:			
12. Provision for unpaid claims			....
13. Reserve of unearned premiums at 80 per cent			....
14. Reserve for unlicensed reinsurance			....
15. Dividends to shareholders declared and unpaid			....
16. Expenses and taxes due and accrued			....
17. Agents' credit balances (net)			....
18. Reinsurance premiums due and unpaid			....
19. Borrowed money			....
20. Investment reserves			....
21. All other liabilities			....
22. Capital stock paid in		$.........	
23. Surplus		....	
			....
Total Labilities			$.........

Contingent Liabilities, $.......

....

President *Treasurer.*

AUDITORS' CERTIFICATE*

....

....

*NOTE.—*The certificate shall state whether or not the requirements of the auditors have been complied with. The statutory requirements are contained in Sections 137 and 318a of The Companies Act, R.S.O. 1927, Chapter 218.*

Items may be re-arranged as desired but no change in terminology nor any combination of items may be made except as noted below.

Items entered short may be extended direct into the total column.

Any items may be sub-divided as desired, providing terminology used above is applied to each such divided item.

Real Estate—If there are no encumbrances on office premises, the item may be extended at book value as "Real Estate—Office Premises."

Mortgages and Agreements for Sale—Where a company has no agreements for sale Item 2 may be extended as "Mortgages."

Bonds and Debentures—Where a company elects to adhere to the method of valuing its bonds and debentures at amortized book value in accordance with Section 70, subsection 8 of *The Insurance Act* no mention of the market value of such bonds and debentures need be made and Item 4 should be amended to read, "Bonds and debentures at amortized book value" and the item extended into the total column. Companies who do not elect to adhere to the method of valuing bonds and debentures at amortized book value may show bonds and debentures as indicated in Item 4 or if book value exceeds market value the addition shown must be changed to a deduction and made to read "deficiency of market value under book value." In any case where market value is in excess of book value and where the item is extended at "amortized book value," it shall be permissable to add a footnote as follows: "(Not in excess of market value)" or "(Market value, $.........)."

Stocks—In all cases where market value of stocks owned is in excess of book value, Item 5 may be shown as above or if desired, book value may be extended and a footnote added as follows: "(Not in excess of market value)" or "(Market value, $.........)." Where book value is in excess of market value the item must be shown as above except that the second line shall read "less deficiency of market value under book value. Upon the approval of the Superintendent of Insurance stocks may be extended in one item at market value.

If it is desired to include the reserve of unearned premiums at 100 per cent., Item 13 must so indicate.

Where a company has no surplus but an impaired capital, Item 23 should be changed to read "deficit" and the amount of the deficit deducted from Item 22.

The net total of Items 22 and 23 may be extended as "Surplus for Protection to Policyholders." Where this is done Item 23 may then be deleted if desired.

The balance sheet shall not show or include any mention whatever of unadmitted assets. (See *Insurance Act*, Section 70.)

Items against which no amounts are applicable may be deleted. Numbers preceding items may be deleted.

If it is desired to publish a statement of operations such statement must be in the following form:

FORM 2

PROFIT AND LOSS ACCOUNT

1. (*a*) Net premiums written	$.........	
(*b*) Less increase in reserve of unearned premiums	....	
		$.........
2. Net premiums earned		....
3. Net losses and claims incurred	$.........	
4. Net adjustment expenses	....	
5. Commissions	....	
6. Taxes	....	
7. Salaries, fees and travelling expenses	....	
8. All other expenses	....	
		....
9. Total losses and expenses		....
10. Underwriting profit		$.........
11. Other revenue	$.........	
12. Other expenditure	....	
13. Net other revenue		....
14. Net profit for the year		....

The profit and loss account must be arranged in the order shown above. Numbers preceding items may be deleted.

Item 1 (*a*) and 1 (*b*) need not be shown unless desired.

Items 3 to 8 may be entirely excluded or may be combined as desired or any of them may be divided to give greater detail.

Items 11 and 12 may be divided as desired.

Where any combination or division is made the combined or divided items must be appropriately named to describe such items according to the terminology used above and as shown in the annual statement to the Department, Form S. 6. Amounts shown against the above items either as combined or divided must be identical with those reported against such items on Form S. 6.

If there has been a loss for the year, Items 10 and 14 should be amended accordingly.

If it is desired to publish a statement showing the change in Surplus during the year such statement shall be in the following form:

FORM 3

Surplus Account

1. Balance of surplus, December 31st, 19——		....
2. Net profit for the year		....
3. Premium received on capital stock		....
4.		....
5. *Add:* Decrease in unadmitted assets	$.........	
Decrease in secured unlicensed reinsurance	....	$.........
7. *Deduct:* Dividends to shareholders	$........	
Increase in unadmitted assets	....	
Increase in unsecured, unlicensed reinsurance	....	$.........
8. Balance of surplus, December 31st, 19——		....

Surplus account must be arranged in the order shown. Items against which no amounts are applicable must be deleted. Items 1 and 8 may be amended to read, "Balance at credit," if so desired.

If the capital of the company is impaired the word "surplus" should be amended to read, "Deficit." In such case, Items 1 and 8 may be changed to read, "Deficit" or "Balance at Debit."

SCHEDULE "A"

Part 2

Forms Prescribed for Joint Stock Life Insurance Companies and Mutual Life Insurance Corporations

FORM 1

Balance Sheet

Assets:			
1. Real estate	$.........		
(*a*) Office premises	....		
Less encumbrances	....	$.........	
(*b*) Other—Held for sale (net)		....	$.........
2. Mortgages on real estate			....
3. Agreements for Sale			....
4. Loans on collateral			....
5. Loans on policies			....
6. Bonds and debentures at book value		$.........	
Add: Excess of market value over book value		....	....
7. Stocks at book value		$.........	
Add: Excess of market value over book value		....	....

8. Cash on hand and in banks..	....
9. Outstanding premiums due and deferred (net)..........................	....
10. Agents' balances..	....
11. Due from reinsurance companies for payments to policyholders...........	....
12. Interest, dividends and rents due and accrued.........................	....
13. All other assets..	....
14. Total Assets..	$.........
Liabilities:	
15. Policy reserves according to statutory requirements....................	$.........
16. Reserve for unpaid and unreported claims.............................	....
17. Policy proceeds left with the company, including dividends and interest accumulations..........	....
18. Premiums paid in advance..	....
19. Net dividends to policyholders due and unpaid..........................	....
20. Agents' credit balances..	....
21. Taxes and expenses due and accrued.................................	....
22. Borrowed money..	....
23. Dividends to shareholders declared and unpaid.........................	....
24. Investment reserves...	....
25. Contingency reserve...	....
26. Other liabilities..	....
27. Surplus allotted to policyholders....................................	....
28. Capital paid in...	....
29. Shareholders' surplus...	....
30. Undivided surplus..	....
31. Total Liabilities..	$.........

....	....
President.	*Treasurer.*

AUDITORS' CERTIFICATE*

....

....

*NOTE.—*The certificate shall state whether or not the requirements of the auditors have been complied with. The statutory requirements are contained in Sections 137 and 318a of The Companies Act, R.S.O. 1927, Chapter 218.*

Items may be re-arranged as desired but no change in terminology nor any combination of items may be made except as noted below.

Items entered short may be extended direct into the total column.

Any item may be sub-divided as desired, providing terminology used above is applied to each such divided item.

Re "Real Estate"—If there are no encumbrances on office premises, the item may be extended at book value as "Real Estate—Office Premises."

Bonds and Debentures—Where a company elects to adhere to the method of valuing its bonds and debentures at amortized book value in accordance with Section 70, subsection 8 of *The Insurance Act* no mention of the market value of such bonds and debentures need be made and Item 6 should be amended to read, "Bonds and debentures at amortized book value" and the item extended into the total column. Companies which do not elect to adhere to the method of valuing bonds and debentures at amortized book value may show bonds and debentures as indicated in Item 6 or if book value exceeds market value the addition shown must be changed to a deduction and made to read "Deficiency of market value under book value." In any case where market value is in excess of book value and book value only is extended it shall be permissable to add a footnote as follows: "(Not in excess of market value)" or "(Market value, $........)."

Stocks—In all cases where market value of stocks owned is in excess of book value, Item 7 may be shown as above or if desired, book value may be extended and a footnote added as follows: "(Not in excess of market value)" or "(Market value, $........)." Where book value is in excess of market value the item must be shown as above except that the second line shall read, "Less deficiency of market value under book value." Upon the approval of the Superintendent of Insurance stocks may be extended in one item at market value.

The balance sheet shall not show or include any mention whatever of unadmitted assets.

Items against which no amounts are applicable may be deleted. Numbers preceding items may be deleted.

If policy reserves (Item 15) are set up in excess of statutory requirements the words, "According to" may be amended to read, "Not less than."

Where a company has no surplus but an impaired capital, Item 30 should be changed to read "Deficit" and the amount of the deficit deducted from Item 28.

The net totals of Items 28, 29 and 30 may be extended as "Surplus for Protection of Policyholders." Where this is done Items 29 and 30 may then be deleted if desired.

If it is desired to publish a statement showing the year's operations, such statement must be in the following form:

FORM 2

Income and Disbursements

1. (*a*) Premium income—First year premiums	$.........		
Renewal premiums	....		
Other premium income	....		
Annuity considerations	....		
		$.........	
(*b*) Less reinsurance	$.........		
		....	
(*c*) Net premium income		....	
2. Interest received		....	
(*a*) On Mortgages and Agreements for Sale	$.........		
(*b*) On bonds and debentures	....		
(*c*) Other interest	....		
		$.........	
3. Dividends received on stocks		....	
4. Rents received		....	
5. Profit on sale of investments		....	
6. All other income received		....	
7. Total Income Received			$.........
8. Amounts left with company to accumulate at interest		$.........	
9. Amounts received on capital stock		....	
10. Premium received on capital stock		....	
11. Other receipts		....	
12. Total Other Receipts			....
13. Total Receipts			$.........
Disbursements:			
14. Payments to policyholders:			
(*a*) Death claims	$.........		
(*b*) Disability claims	....		
(*c*) Indemnity claims	....		
(*d*) Surrendered policies	....		
(*e*) Matured endowments	....		
(*f*) Dividends to policyholders	....		
(*g*) Other payments to policyholders	....		
(*h*) Annuity payments	....		
		$.........	
15. Taxes, licenses and fees		....	
16. Head office expenses		....	
17. Branch office and agency expenses		....	
18. Loss on sale of investments		....	
19. Other expenses		....	
20. Total Expenditure Disbursements			$.........
21. Amounts left with company to accumulate at interest, withdrawn		$.........	
22. Dividends to shareholders		....	
23. Other disbursements		....	
Total Other Disbursements			$.........
Total Disbursements			$.........

The Statement of Income and Disbursements must be arranged in the order shown above.

Items 1 (*a*) and 1 (*b*) need not be shown unless desired.

Items 1 to 6, and 14 to 19 may be subdivided or combined as desired.

Where any combination or division is made the combined or divided items must be appropriately named to described such items according to the terminology used above and as shown in the annual statement to the Department, Form S. 1.

Numbers preceding items may be deleted.

Where the above statement is, in the opinion of the Superintendent of Insurance, unsuitable to any particular insurer, the Superintendent may approve a modified form appropriate to the operations of such insurer.

APPENDIX VIII

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names:

Company	Agency
Aetna Insurance Company	Aetna Fire Underwriters' Agency.
General Insurance Company of America	Atlantic and Pacific Underwriters Agency.
First National Insurance Company of America	
Employers' Liability Assurance Corporation, Limited	Britannic Underwriters' Agency.
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency.
British Colonial Fire Insurance Company	British Underwriters' Agency of America.
Retail Hardware Mutual Fire Insurance Company	Canadian Hardware and Implement Underwriters.
Hardware Dealers' Mutual Fire Insurance Company	
Minnesota Implement Mutual Fire Insurance Company	Canadian Motor Underwriters' Agency.
Lumbermen's Mutual Casualty Company	
Central Manufacturers' Mutual Fire Insurance Company	
Westchester Fire Insurance Company	Delaware Underwriters.
Scottish Union and National Insurance Company	Edinburgh Underwriters' Agency.
Globe & Rutgers Fire Insurance Company	Globe Underwriters' Agency.
Halifax Fire Insurance Company	Halifax Fire Underwriters' Agency.
Home Insurance Company	Home Underwriters.
British Colonial Fire Insurance Company	Laurentian Underwriters' Agency.
London Assurance	London Underwriters' Agency.
Insurance Company of North America	Montreal Underwriters' Agency.
Home Insurance Company	Nova Scotia Underwriters' Agency.
Phoenix Insurance Company	Protector Underwriters.
Providence-Washington Insurance Company	Providence Underwriters' Agency.
Great American Insurance Company	Rochester Underwriters' Agency.
Western Assurance Company	St. Lawrence Underwriters' Agency.
Home Insurance Company	Winnipeg Fire Underwriters' Agency.

APPENDIX IX

INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending 30th June, 1931:

Armour, Bell, Boswell & Cronyn, Limited, Toronto.
Barton & Ellis, Limited, Toronto.
Hardy and Reynolds, Ottawa.
Irish & Maulson, Limited, Toronto.
Mitchell & Ryerson, Toronto.
Muntz & Beatty, Limited, T9ronto.
Osborne & Lange, Limited, Montreal.
Ring, Charles Edward, Toronto.
Smith & Walsh, Limited, Toronto.
Willis, Faber & Company of Ontario, Limited, Toronto.

APPENDIX X

GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, R.S.O. 1927, Chap. 230, or The Judicature Act, R.S.O. 1927, Chap. 88, or of The Public Officers' Act, R.S.O. 1927, Chap. 17, or any other Act of the Province of Ontario, wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities of or the personal bonds of sureties:

Alliance Assurance Company.
American Surety Company of New York.
British American Assurance Company.
British Canadian Insurance Company.
British Empire Assurance Company.
Canada Security Assurance Company
Canadian Accident and Fire Assurance Company.
Canadian General Insurance Company.
Canadian Indemnity Company.
Canadian Surety Company.
Casualty Company of Canada.
Century Indemnity Company.
Dominion of Canada General Insurance Company.
Employers' Liability Assurance Corporation, Limited.
Fidelity and Casualty Company of New York.
Fidelity Insurance Company of Canada.
General Accident Assurance Company of Canada.
General Casualty Company of Paris.
Globe Indemnity Company of Canada.
Guarantee Company of North America.
The Guardian Insurance Company of Canada, Montreal, Quebec.
Hartford Accident and Indemnity Company.
Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Insurance Office.
London and Lancashire Guarantee and Accident Company of Canada.
London Guarantee and Accident Company, Limited.
London and Provincial Marine and General Insurance Company, Limited.
Maryland Casualty Company.
Metropolitan Casualty Insurance Company of New York.
National Surety Company.
New York Indemnity Company.
North British and Mercantile Insurance Company.
Northern Assurance Company, Limited.
Norwich Union Fire Insurance Society Limited.
Ocean Accident and Guarantee Corporation, Limited.
Pilot Insurance Company.
Prudential Assurance Company, Limited.
Railway Passengers' Assurance Company of London, England.
Royal Exchange Assurance Company.
Royal Insurance Company.
Scottish Metropolitan Assurance Company, Limited.
Sun Insurance Office.
Toronto Casualty Fire and Marine Insurance Company.
Union Indemnity Company.
United States Fidelity and Guaranty Company.
Western Assurance Company.
World Marine and General Insurance Company, Limited.
Yorkshire Insurance Company.

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